



...privacy, including informational privacy, is grounded in man's physical and moral autonomy and is essential for the well-being of the individual.



Supreme Court Justice La Forest

Overview

Identity theft has been called "the crime of the 21st century." It claims millions of victims across North America each year. Total losses from this crime are in the billions. According to a survey conducted by Ipsos-Reid in 2006, 73% of Canadians are worried about becoming victims of identity fraud. Only 33% of Canadians feel they are well educated on personal information and scam protection. Two major Canadian credit bureaus, Equifax and Trans Union, indicate that they receive approximately 1,400 to 1,800 Canadian identity theft complaints per month. Everyone needs to learn about the kind of behaviour that makes you vulnerable and the current scams from shoulder surfing and skimming to spoofing and phishing. In order to protect yourself it is critical to be cautious when volunteering important personal information and to learn how to protect your information to avoid problems.

Goal

Provide students with an awareness of the importance of protecting their personal information and the potential consequences of their privacy being invaded by scam artists and identity thieves.

Time Frame

Three 75-minute periods

Lesson 04.04.01

Access of records, public and private

Lesson 04.04.02

Understanding privacy issues

Lesson 04.04.03

Credit reports and workplace monitoring

End-of-unit quiz and answer sheet

End-of-unit test and answer sheet

Each lesson includes black-line print masters for overheads and activities.



Lesson 01

Access of records, public and private

.01

Overview

Identity fraud, the theft and use of personal information for criminal purposes, is one of the fastest-growing crimes in Canada. All Canadians should be aware of the need to protect their personal information to ensure their identity and finances are not compromised.

Each year, thousands of Canadians are victims of “identity theft.” Their financial and personal records are invaded. A scam artist may, for example, apply for credit in the victim’s name. After a loan is obtained or credit card charges occur, the thief disappears, leaving a ruined credit rating that may take years to correct.

This lesson starts with a discussion of the types of databases in existence that may hold personal information. These databases can exist in the public or private sector. These records are accessed and used by various organizations. An awareness of these records will ensure that students are cautious when giving their important personal information to anyone.

Goal

Provide students with a general overview and awareness of privacy issues that impact their lives.

Objectives

Define what is meant by privacy in the information age.
Explain the pros and cons of database profiles.

Identify federal and provincial laws that offer privacy protection.

Identify public and private-sector sources of information.

Timeline

Classroom discussion	5 minutes
Student activity (Activity A and Overhead A)	15 minutes
Classroom discussion	10 minutes
Note taking	10 minutes
Student activity, (Activity B and Overhead B)	15 minutes
Classroom discussion	10 minutes
Note taking	10 minutes

Instructions

Introductory classroom discussion

Ask students what they think is meant by “Privacy in the Information Age.”

Student activity

Place students in small groups to discuss the questions posed in Activity A, Privacy and information.

Group responses will be recorded on the sheet.

Each group will report their responses to the class.

The teacher will record the responses and supplement where needed using Overhead A, Privacy and information, as a reference.

Have students return to their groups to brainstorm the types of information available from public sources and what private databases are available.

Use Activity B, Public/private information to record their responses.

Each group will report their responses to the class.

The teacher will record the responses and supplement where needed using Overhead B, Public/private information, as a reference.

Teacher Notes

Preparation of required materials, prior to lesson (overheads and activity pages).

Familiarize yourself with the resources provided regarding privacy to facilitate the discussions.

Familiarize yourself with the Web site resources regarding privacy listed below.

Required Materials

Overhead A, Privacy and information

Overhead B, Public/private information

Activity A, Privacy and information

Activity B, Public/private information

Activity C, Pros and cons of how information is used

Assessment and Evaluation

Students share with the class the results of Activity A, Privacy and information and Activity B, Public/private information.

Supplemental Activities

Have students arrange in groups of three. Discuss the pros and cons of the use of information in databases. Use Activity C, Pros and cons of how information is used. Discuss group findings with the entire class.

Additional Web Resources

RCMP Web site

www.rcmp-grc.gc.ca/scams-fraudes/student-etudiant-guide-eng.htm

Consumer Measures Committee

cmcweb.ca/eic/site/cmc-cmc.nsf/eng/fe00088.html



activity A

Privacy and information

04.04.01

name: _____

date: _____

Why is privacy an important issue in the information age?

1

2

3

4

5

Why is information privacy a sensitive issue?

1

2

3

4

5



activity B

Public/private information

04.04.01

name: _____

date: _____

Information available from public sources			
1		6	
2		7	
3		8	
4		9	
5		10	
Information available from private sources (only to those with legitimate purpose)			
1		6	
2		7	
3		8	
4		9	
5		10	



activity C

Pros and cons of how information is used

04.04.01

name: _____

date: _____

Positive uses of Information stored in public databases (PROS)

1

2

3

4

5

Negative uses of Information stored in public databases (CONS)

1

2

3

4

5



overhead A

Privacy and information

04.04.01

INFORMATION PRIVACY

Privacy that involves the rights of individuals in relation to information about them that is circulating in society.

WHY IS PRIVACY AN IMPORTANT ISSUE IN THE INFORMATION AGE?

- Much information about us and our activities as consumers is recorded and stored by computer systems.
- Our computer files can be shared between public and private organizations. For example, with proper authorization, Revenue Canada can access financial data about you from your bank.
- Computer data can travel and change hands in just a few seconds.
- Because of these factors, accurate data is paramount.

WHY IS INFORMATION PRIVACY A SENSITIVE ISSUE?

- Information is a very valuable resource.
- Access to information in our society today offers many benefits to consumers while at the same time posing a potential threat to our privacy.



overhead B

Overhead B
Public/private information

04.04.01

INFORMATION AVAILABLE FROM PUBLIC SOURCES

- Demographic information (Canadian census)
- Telephone directories
- Birth, marriage, and divorce records
- Voter registration records
- Campaign contributions
- Driver's license/vehicle registration
- Licenses and permits (hunting, fishing, etc.)
- Legal information (judgments, bankruptcy, real estate titles, etc.)

INFORMATION AVAILABLE FROM PRIVATE SOURCES

(Only to those with legitimate purpose)

- Employment information
- Credit reports
- Tax information (Revenue Canada)
- Criminal records
- Social assistance records
- School records
- Medical records



Lesson 02
Understanding privacy issues

.02

Overview

Students need to be informed and aware of privacy issues related to various information sources. Direct mail, credit reports, telecommunications and social insurance numbers are considered from the standpoint of what consumers can do to protect their privacy rights. There are many ways that important identity information can be obtained without the individual even being aware that it is happening. Students are made aware of the importance of protecting their identification to avoid problems that can occur if their identification and information falls into the wrong hands.

Goals

Provide students with a general overview and awareness of privacy issues that impact their lives. Make students aware of the various ways that their identity information can be obtained without their knowledge or consent. Develop an awareness in students of the importance of protecting their identity information.

Objectives

Understand key privacy issues as they relate to information sources, insurance, employment, direct mail, credit reporting, telecommunications, electronic monitoring and Social Insurance Numbers. Understand the many ways that identity theft is committed. Be aware of the ways to minimize your risk of being a victim of identity theft.

Timeline

Classroom discussion	10 minutes
Activity A	25 minutes
Classroom discussion (Activity A)	10 minutes
Activity B	15 minutes
Activity C	15 minutes

Instructions

Classroom discussion

Discuss with the whole class the personal information that could be stored in database profiles. Use Overhead C, What is in a database profile? as a resource.

Student activity

Place students in small groups to access the Web sites listed in Activity A, How identity theft is committed, and obtain the information requested in Activity A. Use Overhead A as a reference.

Discuss their findings as a whole-group activity. Have students go back into groups to brainstorm ideas on how to take measures to prevent identity theft from occurring. Record the information on Activity B, Minimize your risk of identity theft. Refer to the information on the Web site indicated on Activity B to ensure they have all possibilities recorded. Use Overhead B and Consumer Measures Committee: Protect your Identity, <http://cmcweb.ca/eic/site/cmc-cmc.nsf/eng/fe00088.html> as a reference.

Reform the groups of three, and have the groups complete Activity C, What would you do? Students should complete this activity for homework if there is not enough time to complete it in class. Use Activity C answer sheet as a guide.

Teacher Notes

Preparation of required materials prior to lesson (overheads and activity pages).

Familiarize yourself with the Web resources provided to facilitate the discussions. Circulate about the room to facilitate the group activities and provide suggestions to students.

Required Materials

Overhead A, How identity theft is committed
Overhead B, Minimize your risk of identity theft
Overhead C, What is in a database profile?
Activity A, How identity theft is committed
Activity B, Minimize your risk of identity theft
Activity C, What would you do? (and answer sheet)

Assessment and Evaluation

Students share with the class the results of Activity A and Activity B. Students complete the case studies in Activity C and submit them for evaluation. Have students go to one of the sites listed below to take an on-line fraud quiz and record their results.

Supplemental Activities

Students could develop an activity similar to Activity C, What would you do?, using four different scenarios involving identity theft and scams.

Additional Web Resources

RCMP

www.rcmp-grc.gc.ca/scams-fraudes/student-etudiant-guide-eng.htm

Consumer Measures Committee
<http://cmcweb.ca/eic/site/cmc-cmc.nsf/eng/fe00088.html>

On-line fraud quiz
www.abcfraud.ca

Industry Canada—Canada's Office of Consumer Affairs
Scam and Fraud Quiz and Test
www.ic.gc.ca/eic/site/oca-bc.nsf/eng/h_ca02228.html

Government of Canada, Identity Theft—Questions and Answers
www.safecanada.ca/identitytheft_e.asp

Canadian Consumer Information Gateway
www.ConsumerInformation.ca



activity A

Activity A

How identity theft is committed

04.04.02

name: _____

date: _____

Use the following Web sites as resources to obtain the information to explain the terms in the chart.

RCMP: www.rcmp-grc.gc.ca/scams-fraudes/student-etudiant-guide-eng.htm

Consumer Measures Committee: <http://cmcweb.ca/eic/site/cmc-cmc.nsf/eng/fe00088.html>

Theft of payment cards and documents	
Shoulder surfing	
Skimming	
Spoofing	
Phishing	
SMiShing	
Vishing	
Prize pitch	
Auction fraud	
Various scams	



activity B

Activity B

Minimize your risk of identity theft

04.04.02

name: _____ date: _____

Use the following Web sites to obtain the information on how to protect yourself from identity theft.

RCMP: www.rcmp-grc.gc.ca/scams-fraudes/student-etudiant-guide-eng.htm

Consumer Measures Committee: <http://cmcweb.ca/eic/site/cmc-cmc.nsf/eng/fe00088.html>

1	
2	
3	
4	
5	
6	
7	
8	
9	
10	



Activity C

What would you do?

04.04.02

name: _____

date: _____

Read the scenarios described below and then indicate how you would respond to each one.

1. You receive an e-mail from your bank saying that they are upgrading their anti-identity theft measures. They indicate that you need to log on to their Web site using the address that they have provided in the e-mail. What should you do?

2. You are in a rush to get money at an ATM. As a result, you do not take the time to properly protect your PIN by shielding it with your hand. This allows the person standing behind you to see what you are doing and obtain your password. What could be the ramifications of this?

3. You decide that it is time to clean up your apartment and throw all of your receipts, old bank statements, and bills into the garbage. You throw the garbage bag in the dumpster behind your apartment building. This should be OK, right?

4. Michelle created her first online profile on a popular social networking site. She fills out the information section in detail. You can find her date of birth, address, phone number, school, in addition to pictures of her on a trip, class photos, etc. This is harmless, right?



activity C

Activity C

What would you do? (answers)

04.04.02

name: _____

date: _____

Read the scenarios described below and then indicate how you would respond to each one.

1. You receive an e-mail from your bank saying that they are upgrading their anti-identity theft measures. They indicate that you need to log on to their website using the address that they have provided in the e-mail. What should you do?

Banks would never contact you in this manner. Use common sense and delete any messages you get like this whether they are supposedly from a bank or any other official-sounding institution. Do not respond to them or follow any links or telephone numbers. Delete immediately.

2. You are in a rush to get money at an ATM. As a result, you do not take the time to properly protect your PIN by shielding it with your hand. This allows the person standing behind you to see what you are doing and obtain your password. What could be the ramifications of this?

You could get mugged on the way home by this individual. He/she now has your debit card and has memorized your password. Your bank account will be drained before you get to report the incident.

3. You decide that it is time to clean up your apartment and throw all of your receipts, old bank statements and bills into the garbage. You throw the garbage bag in the dumpster behind your apartment building. This should be O.K. right?

Do not ever throw away paper that has personal information on it. There are people out there who go through people's trash and obtain their personal information. They can find credit card numbers and charge huge purchases. Careless acts such as this can result in lots of time and money spent in order to re-establish one's financial reputation.

4. Michelle created her first online profile on a popular social networking site. She fills out the information section in detail. You can find her date of birth, address, phone number, school, in addition to pictures of her on a trip, class photos, etc. This is harmless, right?

Wrong! Always remember that certain personal information should never be posted on your profile. Never post your birthdate, address, or even pictures can provide too much information that could be used by a scam artist to obtain more information about you. Always choose the proper security setting to maximize your protection when using these sites.



overhead A

Overhead A

How identity theft is committed

04.04.02

Theft of payment cards and documents	Victim throws their old bank, bill statements, and credit card receipts in the garbage. Criminals look through garbage to obtain this information.
Shoulder surfing	Used to collect personal information and documentation such as building access codes, alarm passwords, PINs, and credit card information.
Skimming	Your card is secretly swiped through a small device that captures and stores your card's magnetic strip information. This information can be used to replicate your card.
Spoofing	Never use only the displayed information to confirm the identity of the caller whether it be an individual, company, or organization.
Phishing	Victims are redirected to a fraudulent copy of a legitimate Web site. Fear is used to tell you that you are at risk of being a victim of identity fraud if you do not follow the provided link.
SMiShing	A variation of phishing. A text message is received with a URL address. Do not select the address because you could download a Trojan horse. Immediately delete the message.
Vishing	Victim is directed to a telephone number instead of an Internet address in the e-mail that is sent in a phishing scam. A message will direct the victim to enter personal information to verify their identity.
Prize pitch	Victim is led to believe that to be able to receive or collect the prize, they must pay a series of bogus taxes and fees, or they are asked to purchase a product or service in order to receive the prize.
Auction fraud	Online auction scams include the misrepresentation of an item, nondelivery of goods and services, as well as nonpayment for goods delivered.
Various scams	Job offer scams, false charities, west African letters are all examples. Do not reply to any of these by e-mail or phone.



overhead B

Overhead B

Minimize your risk of identity theft

04.04.02

1	Cancel and destroy credit cards you do not use and keep a list of the ones you use regularly.
2	Sign all credit cards when you receive them and never lend them to anyone.
3	Pay attention to when you regularly receive your bills and follow-up with the company if you don't receive them on time.
4	Check monthly credit card statements. Report lost or stolen cards immediately as well as any discrepancies on your statement.
5	Carry with you only the identification and credit cards that you regularly need. Do not carry your SIN card with you. Put it in a safe place with your passport.
6	Shred all paper such as bank statements, receipts, utility bills, and any other documentation that contains personal information, as well as pre-approved credit card applications before you put them in the trash.
7	Password protect your credit card, bank, and phone accounts. Do not carry the passwords with you or put them in any place where a thief can easily find them.
8	Do not give personal information out over the telephone, through the mail, or over the Internet, unless you know the person or company really well.
9	Put personal information in a secure place at home such that it is not readily accessible to others.
10	Order a copy of your credit report from the major credit reporting agencies at least once a year.



overhead C

Overhead C
What is in a database profile?

04.04.02

Information about you that is stored in computer systems and may be used by a variety of organizations, such as:

- Address
- Phone and fax numbers
- Social insurance number (SIN)
- Credit card numbers
- Driver's license number
- Bank account number
- Student loan history
- Medical history
- Driving record
- Worker's compensation and insurance records
- Tax records
- Political affiliations
- Spending pattern
- Product preferences
- Estimated income



Lesson 03
Credit reports
and workplace monitoring

.03

Overview

The final section of this lesson addresses privacy in the workplace. Students are made aware of various issues related to their personnel files, electronic mail monitoring and laws to protect their rights.

Goals

Provide students with a general overview and awareness of privacy issues that impact their lives. Make students aware of the importance of protecting their identity information.

Objectives

Explain to students how they can remove their names from mailing and telemarketing lists.

Develop an awareness in students of the importance of maintaining a good credit rating and how to obtain their credit report.

Explain how to obtain a credit report.

Explain what to do if you become a victim of Identity theft.

Be aware of the different types of electronic monitoring that can occur in the workplace.

Timeline

Classroom discussion (Overhead A)	15 minutes
Activity A	20 minutes
Activity B	15 minutes
Classroom discussion (Activity B)	10 minutes
Activity C	15 minutes
(Complete for homework)	

Instructions

Classroom discussion

As a class, review the steps to follow for opting out of such things as direct marketing programs (National Do Not Call List). In addition, discuss with the class suggested ways to protect their privacy as consumers. Use Overhead A, Protecting your privacy (your options as a consumer) and Overhead B, Privacy and information as a resource. Have students take notes during or after the class discussion.

Student Activity

As a class, discuss the idea of a credit report, how it can be obtained and why it is important to maintain a good credit rating. Students will record the information on Activity A, Credit report. The teacher should use Overhead C, What is a credit report? and Overhead D, Reviewing your credit report as a tool and reference to facilitate the class discussion.

Teacher will pair the students up to read the fact sheet found on the Web site indicated on Activity B, Workplace monitoring. Complete the chart on the activity sheet. Refer to the information on the Web site indicated on Activity B to ensure they have all possibilities recorded. Discuss their findings as a whole-group activity.

Place students in small groups of three to four to read over and discuss the scenarios described in Activity C, What would you do? Have students complete answers to the scenarios on the handout for

homework and submit their sheet the following day.

Teacher Notes

Preparation of required materials prior to lesson (overheads and activity pages).

Familiarize yourself with the Web resources provided to facilitate the discussions.

Circulate about the room to facilitate the group activities and provide suggestions to students.

Required Materials

Activity A, Credit report (and answer sheet)

Activity B, Workplace monitoring (and answer sheet)

Activity C, What would you do? (and answer sheet)

Overhead A, Protecting your privacy

Overhead B, Privacy and information

Overhead C, What is in a credit report?

Overhead D, Reviewing your credit report

Overhead E, Electronic monitoring in the workplace

Quiz, Consumer Privacy (and answer sheet)

Assessment and Evaluation

Students can submit Activity C, What would you do? for evaluation.

Have students review their activity sheets for 15 minutes and then complete the Quiz.

Additional Web Resources

Privacy Commissioner of Canada
www.privcom.gc.ca/fs-fi/02_05_d_17_e.asp

Consumer Measures Committee
<http://cmcweb.ca/eic/site/cmc-cmc.nsf/eng-fe00088.html>



activity A

Activity A

Credit report

04.04.03

name: _____

date: _____

What is in a credit report?

1

2

3

4

How would you receive a copy of your credit report?

Why is it important to make sure you have a good credit report?

What should you do if you think you are a victim of identity theft?

1

2

3

4

5

6



activity A

Credit report (answers)

04.04.03

What is in a credit report?	
1	Identifying Information: Name, social insurance number, address, and sometimes phone number, previous address, and employer
2	Credit History: Previous and current types of credit, credit providers, payment habits, outstanding obligations and debts, and extent of credit granted
3	Public Record Information: Usually limited to tax liens, judgments, and bankruptcies
4	Prior Requesters: Names of those who have requested information on this consumer in the recent past
How would you receive a copy of your credit report?	
	To receive a copy of your personal credit report, send a written request with copies of two pieces of identification to: Equifax Canada Inc. Consumer Relations Department www.equifax.ca Box 190 Jean Talon Station Montreal, Quebec H1S 2Z2 Fax: (514) 355-8502 Phone: (514) 493-2314 or 1-800-465-7166 <u>or</u> Call the local Trans Union of Canada Inc. in your area to receive instructions for obtaining a free credit report. Trans Union of Canada Inc. www.tuc.ca Toll free: 1-877-525-3823
Why is it important to make sure you have a good credit report?	
	It is important to have and maintain a good credit report because if you ever want to obtain a mortgage or loan of any type, the first thing they will check is your credit rating. It is also important to remember that if you ever get into serious credit problems, it takes many years for you credit rating to improve.
What should you do if you think you are a victim of identity theft?	
1	Call financial institutions and local police.
2	Put a fraud alert on your credit report by contacting Equifax and Trans Union of Canada
3	Replace ID cards like health, driver's licence, and your SIN call 1-800 O Canada/1-800-622-6232
4	Contact Canada Post if your mail is missing.
5	Keep records of steps taken to clear your name and re-establish your credit.
6	Help stop fraud. Contact PhoneBusters at 1-888-495-8501 or toll free fax: 1-888-654-9426 E-mail: info@phonebusters.com



Activity B

Workplace monitoring

04.04.03

name: _____

date: _____

Go to the Web site: Office of the Privacy Commissioner of Canada to assist you in completing the chart below. www.privcom.gc.ca/fs-fi/02_05_d_17_e.asp

1. List ways that employees can be monitored in the workplace.			
A		E	
B		F	
C		G	
D		H	
2. Now, select: Fact Sheets Select: Privacy in the Workplace and outline five important issues to consider regarding workplace privacy.			
1			
2			
3			
4			
5			



activity B

Workplace monitoring (answers)

04.04.03

Go to the Web site: Office of the Privacy Commissioner of Canada to assist you in completing the chart below. www.privcom.gc.ca/fs-fi/02_05_d_17_e.asp

1. List ways that employees can be monitored in the workplace.			
A	Telephone monitoring	E	Location detectors
B	Voicemail monitoring	F	Surveillance video cameras
C	E-mail monitoring	G	Web-browsing records
D	Computer keystrokes monitoring	H	Drug testing
2. Now, Select: Fact Sheets Select: Privacy in the Workplace and outline five important issues to consider regarding workplace privacy.			
1	People expect to have some privacy at work, even if they are on their employer's premises and using the employer's equipment. At the same time, it's normal that working for someone will mean giving up some privacy. Employers need basic information about their employees for things like pay and benefits, and they have to be able to ensure that work is being done efficiently and safely.		
2	The employer should say what personal information it collects from employees, why it collects it, and what it does with it. Collection, use, or disclosure of personal information should normally be done only with an employee's knowledge and consent. The employer should only collect personal information that's necessary for its stated purpose, and collect it by fair and lawful means. Employees' personal information needs to be accurate, complete, and up-to-date. Employees should be able to access their personal information, and be able to challenge the accuracy and completeness of it.		
3	Employers have legitimate requirements for personal information about their employees. They need to know who they're hiring. They need to address performance issues and ensure the physical security of their workplace. And they may see electronic monitoring and other surveillance as necessary to ensure productivity, stop leaks of confidential information, and prevent workplace harassment. So sometimes employers have to delve into private matters. But they can keep those instances to a minimum, and limit the impact on personal privacy.		
4	Employers should tell their employees what personal information will be collected, used, and disclosed. They should inform employees of their policies on Web, e-mail, and telephone use, for example. If employees are subject to random or continuous surveillance, they need to be told so.		
5	Good privacy practice is not just about avoiding complaints, grievances, or lawsuits. Whether or not privacy is protected by law or contract, fostering a workplace culture where privacy is valued and respected contributes to morale and mutual trust, and makes good business sense.		



Activity C

What would you do?

04.04.03

name: _____

date: _____

Read the scenarios described below and then indicate how you would respond to each one.

1. You have applied for a student loan and are told that you have been turned down due to a late payment on your credit card. You want to find out exactly what your credit report says and make any corrections that are necessary.

2. You've been receiving catalogues for sports equipment that you have no interest in purchasing. However, you also receive catalogues from clothing manufacturers that you do wish to keep getting. You would like to be removed from the sports equipment mailing list only.

3. The pile of mail order catalogues on your desk has grown to one metre. You no longer wish to receive direct marketing materials from any company and want to be removed from all lists.

4. You want to receive direct marketing offers in the mail, but not by telephone.

5. You have made several 800 and 900 number calls and although you never left your phone number, you are starting to receive soliciting phone calls from these same companies and individuals. You want to be sure when you call a 800 or 900 number that you are not inadvertently leaving your phone number with that merchant.

6. Your quarterly evaluation at work is not as good as you'd hoped it would be. You'd like to find out what is in your personnel file that may explain the mediocre evaluation.



activity C

Activity C What would you do? (answers)

04.04.03

Read the scenarios described below and then indicate how you would respond to each one.

1. You have applied for a student loan and are told that you have been turned down due to a late payment on your credit card. You want to find out exactly what your credit report says and make any corrections that are necessary.

You would (1) request a copy of your record from all the major credit reporting agencies (free if you have been turned down for a loan), and (2) tell the credit reporting agency about any inaccuracies.

2. You've been receiving catalogues for sports equipment that you have no interest in purchasing. However, you also receive catalogues from clothing manufacturers that you do wish to keep getting. You would like to be removed from the sports equipment mailing list only.

Write directly to the sports equipment company and request to be removed from its mailing list.

3. The pile of mail order catalogues on your desk has grown to one metre. You no longer wish to receive direct marketing materials from any company and want to be removed from all lists.

Write to the Canadian Marketing Association and ask to have your name removed from the lists of all merchants who are CMA members (keep in mind that not all merchants are CMA members).

4. You want to receive direct marketing offers in the mail, but not by telephone.

Contact the Canadian Marketing Association and ask to be removed from the telephone lists of all its members (keep in mind that not all merchants are CMA members).
If you received telemarketing calls and don't want future calls from this telemarketer, tell them so, citing the federal and provincial law.

5. You have made several 800 and 900 number calls and although you never left your phone number, you are starting to receive soliciting phone calls from these same companies and individuals. You want to be sure when you call a 800 or 900 number that you are not inadvertently leaving your phone number with that merchant.

Check with your phone company to see if they can insert a blocking mechanism for these "ANI" numbers.

6. Your quarterly evaluation at work is not as good as you'd hoped it would be. You'd like to find out what is in your personnel file that may explain the mediocre evaluation.

Simply ask your supervisor for a look at your file. If your employer refuses, call your Provincial Ministry of Labour to determine your rights as an employee. Although not required by law, most companies comply with the guidelines issued by the privacy guidelines, allowing employees access to their personnel files.



overhead A

Overhead A
Protecting your privacy
(your options as a consumer) **04.04.03**

“Opting out” of direct marketing programs

- Ask merchant to remove your information from his/her mailing list.
- Contact the Canadian Marketing Association (CMA) to have your name removed from the telephone or mailing lists of its members.

Canadian Marketing Association
1 Concorde Gate, Suite 607
Don Mills, Ontario M3C 3N6
Telephone: (416) 391- 2362

Canadian Marketing Association Do Not Contact Service
www.the-cma.org/?WCE=C=47%7ck=224217

To stop unwanted telephone calls, go to this Web site

National Do Not Call List
www.lnnte-dncl.gc.ca/index-eng

Your options as a consumer

- Answer only necessary information on product warranty cards.
- Never give out personal or financial information over the phone unless you know the company and know how the information will be used.
- Don't give personal information at point-of-sale transactions.
- If a telemarketer calls and you don't want future solicitations, tell the caller, citing the federal and provincial law.



overhead B

Overhead B

Privacy and information

04.04.03

The Privacy Act gives individuals greater control by providing everyone in Canada the right to examine information about them held by 110 federal government departments and agencies (subject to some specific exceptions). Individuals may also ask to have any errors corrected and, if the request is refused, require that a notation be attached to the information describing any corrections requested but not made. [The Privacy Act, Government of Canada]

It should be noted that each province has its own legislation and regime concerning privacy

To amend or expunge a record you must

- Contact the agency in question
- Await administrative review of request
- If request is denied, you can request a court review

The Consumer Reporting Act gives consumers the right to dispute inaccurate information and permits them to insert their own version of disputed information into a credit report.



overhead C

Overhead C

What is in a credit report?

04.04.03

Identifying information

- Name, social insurance number, address, and sometimes phone number, previous address, and employer

Credit history

- Previous and current types of credit, credit providers, payment habits, outstanding obligations and debts, and extent of credit granted

Public record information:

- Usually limited to tax liens, judgments, and bankruptcies

Prior requesters

- Names of those who have requested information on this consumer in the recent past



overhead D

Overhead D Reviewing your credit report

04.04.03

Consumer Reporting Act

- Stipulates that an individual, upon request to the consumer-reporting agency, may have access to a copy of his/her credit report.
- To receive a copy of your personal credit report, send a written request with copies of two pieces of identification to:

Equifax Canada Inc.
Consumer Relations Department
Box 190 Jean Talon Station
Montreal, Quebec H1S 2Z2
Fax: (514) 355-8502
Phone: (514) 493-2314 or 1-800-465-7166
www.equifax.ca

Trans Union of Canada Inc.
Call the local Trans Union of Canada Inc. in your area to receive instructions for obtaining a free credit report.
Toll free: 1-877-525-3823 www.tuc.ca

What to do if you think you are a victim of identity theft

- Call financial institutions and local police.
- Put a fraud alert on your credit report by contacting

Equifax: 1-800-465-7116 and
Trans Union: 1-877-525-3823
(Quebec residents: 1-877-713-3393)

- Replace ID cards like health, driver's licence, and your SIN (call 1-800 O Canada 1-800-622-6232)
- Contact Canada Post if your mail is missing.
- Keep records of steps taken to clear your name and re-establish your credit.
- Help stop fraud. Contact PhoneBusters at 1-888-495-8501 or toll free fax: 1-888-654-9426. E-mail: info@phonebusters.com.



overhead E

Overhead E
Electronic monitoring in the workplace

04.04.03

Types of electronic monitoring

- Telephone monitoring
- Voicemail monitoring
- E-mail monitoring
- Monitoring the use of the Internet
- Computer keystrokes monitoring
- Locational detectors
- Surveillance video cameras
- Drug monitoring



name: _____

date: _____

True/False (5 marks)

1. ____ The Access to Information Act allows access to most, but not all, private records of companies.
2. ____ Public databases include such information as credit reports, school records, and medical records
3. ____ A credit report would document if a person had declared bankruptcy in the past.
4. ____ A credit bureau keeps track if people pay their bills on time.
5. ____ The Consumer Reporting Act allows a person to access his or her credit report.

Multiple Choice (5 marks)

6. An example of public records would be _____
 - A. a credit card statement
 - B. a telephone directory
 - C. medical records
 - D. an employment application on file with a company
7. Voter registration records are considered to be _____
 - A. public records
 - B. private records
 - C. company records
 - D. a database profile
8. A credit report would include a person's _____
 - A. federal income tax data
 - B. balances for electric bills and other utilities
 - C. salary history
 - D. balances for installment accounts
9. The organization that provides companies with information on a person's past use of credit is _____
 - A. a credit union
 - B. the Consumer Credit Counselling Service
 - C. a bank
 - D. a credit bureau
10. When using an ATM, your PIN is designed to _____
 - A. indicate your current balance
 - B. provide the bank access to your financial records
 - C. provide security as an authorized user
 - D. indicate your credit rating

Case Application (5 marks)

Jasmine recently received letters that her charge accounts are overdue. She noticed that the charges were from companies from which she never made purchases. After further investigation, the purchases were for items she did not buy. What actions would you recommend for Jasmine?



Answers About Consumer Privacy

quiz

Quiz

04.04.

True/False (5 marks)

1. f The Access to Information Act allows access to most, but not all, private records of companies.
2. f Public databases include such information as credit reports, school records, and medical records
3. t A credit report would include if a person had declared bankruptcy in the past.
4. t A credit bureau keeps track if people pay their bills on time.
5. t The Consumer Reporting Act allows a person to access his or her credit report.

Multiple Choice (5 marks)

6. An example of public records would be B
 - A. a credit card statement
 - B. a telephone directory
 - C. medical records
 - D. an employment application on file with a company
7. Voter registration records are considered to be A
 - A. public records
 - B. private records
 - C. company records
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8. A credit report would include a person's D
 - A. federal income tax data
 - B. balances for electric bills and other utilities
 - C. salary history
 - D. balances for installment accounts
9. The organization that provides companies with information on a person's past use of credit is D
 - A. a credit union
 - B. the Consumer Credit Counselling Service
 - C. a bank
 - D. a credit bureau
10. When using an ATM, your PIN is designed to C
 - A. indicate your current balance
 - B. provide the bank access to your financial records
 - C. provide security as an authorized user
 - D. indicate your credit rating

Case Application (5 marks)

Jasmine recently received letters that her charge accounts are overdue. She noticed that the charges were from companies from which she never made purchases. After further investigation, the purchases were for items she did not buy. What actions would you recommend for Jasmine?

Jasmine seems to be a victim of identity theft. She needs to contact these companies to cancel these accounts and to explain the situation. She needs to review her credit report for other abuses of her financial records, and also review her credit report every few months. She should also be cautious with the use of her social insurance number in the future.