

EDITORIAL

with Dawn Brown

Awareness the best protection against fraud

March is Fraud Prevention month; a nationwide initiative in which numerous law enforcement agencies, government, public and private groups work together to increase awareness and educate the public in an effort to prevent individuals from becoming victims of this increasing crime—encouraging Canadians to “recognize, reject and report” fraud.

Anyone can be a victim of fraud. Fraudsters do not discriminate by age or background, and these days it can feel like every time we open our email, answer the telephone, or even open our own front door, we have to worry that person on the other side is trying to rip us off. Even trying to stay informed about the which scams are making the rounds and how they work can be tough. The sheer number of popular frauds can feel overwhelming.

A scam becoming more and more common is the Tax Scam. Consumers receive emails, text messages or telephone calls where fraudsters impersonate the Canada Revenue Agency (CRA) and claim discrepancies from past taxes and demand immediate payment from consumers often via gift cards or bitcoin. In some cases, fraudsters will threaten jail or deportation to intimidate victims into paying faster.

To protect oneself against tax scams Ontario Provincial Police (OPP) suggest the following: “In most cases, the CRA will use registered mail to contact consumers—not email or phone. Contact the CRA directly to confirm you owe back taxes or are entitled to a refund. Never provide personal information over the telephone, by text or email. The CRA would never request payment by money service business, iTunes gift cards or bitcoin. If you’ve shared personal information, contact Equifax and Trans Union to place fraud alerts on your account. If you’ve shared banking information with the scammers, contact your financial institution to place alerts on your account.”

With the growing popularity of internet dating, so has the popularity of Romance Scams increased. Last year Romance Scams were responsible for 352 complaints to OPP, affecting 250 victims with losses of \$6.2 million in Ontario alone. Romance Scams target victims online who are usually single or recently unattached, affecting all ages—though, seniors are among the most vulnerable. Individuals who fall prey to these fraudsters can lose tens of thousands of dollars before the supposed relationship comes to an end and before ever meeting that individual.

The OPP reminds the public of the following to help protect against becoming a victim of this sort of scam: “Fraudsters want to develop a quick relationship. Be suspicious when someone you have not met professes their love for you. Be wary when someone claims to be involved in a lucrative business but needs to borrow money for bills and expenses. Be cautious when chatting to an individual who claims to live close but works overseas. Do not cash any cheques or send the person any money for any reason, whatsoever!”

The best way to protect against fraud is to be aware and to know your rights. For more information visit: www.canada.ca/en/competition-bureau.html

SCIENCE MATTERS

By: David Suzuki



SUVs and trucks nullify car efficiency gains

When the U.S. Environmental Protection Agency increased safety and environmental standards for cars in the 1970s, automakers responded. Although they had to adhere to the new rules, they didn’t base their entire response on safety or pollution concerns. Instead, they looked for loopholes.

Under the U.S. Clean Air Act, vehicle manufacturers were required to more than double fuel efficiency for cars over the following decade. Canada and other countries followed suit. But trucks, vans and SUVs weren’t subject to the same regulations, so automakers started marketing them as family vehicles.

In many countries, greenhouse gas emissions have been falling in some sectors, thanks largely to a shift from coal-fired power. But they’ve been rising in the transportation sector. That’s bad news. Transportation accounts for about 14 per cent of global emissions and is now the largest source of CO2 emissions in the U.S., mostly from cars and trucks.

In Canada, the largest share of emissions is from the oil and gas industry, at 26 per cent, but transportation, at 24 per cent, is a close second. While emissions from electricity generation and heavy industry have been declining in Canada since 1990, emissions from oil and gas and transportation have been rising, by 76 per cent for oil and gas between 1990 and 2015, and 42 per cent for transportation. According to the Government of Canada, car emissions went down by 23 per cent over that period, but “emissions from

light trucks (including trucks, vans and sport utility vehicles) doubled.”

Fuel efficiency, hybrid and electric vehicles and cleaner transportation options such as car-share programs, transit and cycling infrastructure are necessary to reduce pollution and climate change. But the growing worldwide market for trucks, SUVs and “crossover vehicles,” which combine car and SUV design, are negating advances in those areas.

As the New York Times points out, “For the first time, S.U.V.s and their lighter, more carlike cousins known as ‘crossovers’ made up more than one in three cars sold globally last year, almost tripling their share from just a decade ago, according to new figures from the auto research firm JATO Dynamics.” In the U.S., low gas prices spurred a boom in “light-duty” vehicles like SUVs, which accounted for 63 per cent of 2017 vehicle sales.

In Canada, according to the government, “Since 1990, the increase in the number of light trucks has been more than three times greater than the increase in the number of the overall fleet of passenger on-road vehicles.”

Pickup truck sales are also booming, with the Ford F-series poised to beat out the Toyota Corolla as the world’s top-selling vehicle.

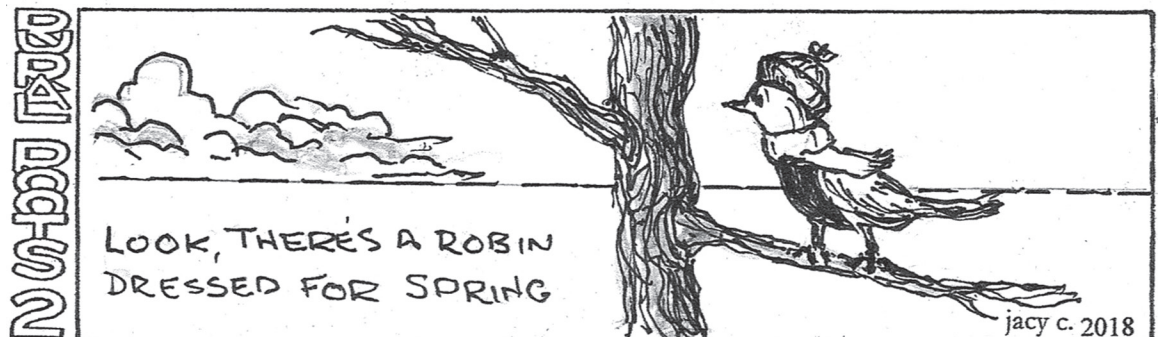
The UN Global Fuel Economy Initiative concludes that global fuel efficiency for new cars has to improve by three per cent a year just to stabilize emissions. As the New York Times reports, “Between 2005

and 2008, the average fuel economy of new cars worldwide improved by about 1.8 percent a year,” but the “pace has slowed to 1.1 percent in 2015.” As countries like China and India accelerate their embrace of car culture, the problem will only get worse.

Even though trucks and other large vehicles are useful for many types of work, they’re often unnecessary as personal vehicles. Too many SUVs on city streets often transport only a driver, and there’s little evidence that many have ever been off-road. SUVs don’t necessarily contribute to overall increased safety either, because they’re more prone to roll over, and even though people in an SUV may avoid death or serious injury in a collision, people in smaller cars that collide with the larger vehicles are more likely to be killed or seriously injured than if they collided with a smaller car.

Bigger vehicles mean greater profits, and they help keep the oil and gas industry thriving. That both industries prioritize profits over the need to address pollution and climate change is unconscionable.

It’s up to industry and governments to take the major steps to combat climate change and reduce pollution, but individuals also have a responsibility. Personal transportation choices can make a major difference. Driving SUVs and trucks when less-polluting options would serve as well or better is irresponsible. We owe it to ourselves and to the rest of the world to do better.



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