



**We Care!**

**Seniors Fraud**  
**Don't become a victim!**

This information is directed towards the community and, more specifically, seniors and their care givers in recognizing elder abuse, safety concerns, frauds and scams.

The RCMP is committed to reducing these incidents against seniors and by working in partnership with citizens, we can develop safer communities.

Education and awareness of preventive techniques can help you recognize a potential crime situation and show you how to reduce or remove the risk.

Becoming involved in your community and getting to know your local police can increase your sense of security. Your participation can also enhance programs and services available to your community.



**It is your responsibility to be alert and familiar with consumer frauds!**

Some people who have been victimized are too embarrassed to report the incident to the authorities.

**If you have been victimized  
(or think you have been)**

**REPORT IMMEDIATELY TO  
BARRINGTON RCMP  
(902) 637-2325  
2486 HWY #3  
BARRINGTON, NS  
B0W 1E0**

Additional information

RCMP– <http://www.rcmp-grc.gc.ca/pubs/ccaps-spcca/seniors-aines-eng.htm#Fraud>

Canadian Anti-Fraud Centre - 1.888.495.8501

<http://www.antifraudcentre-centreantifraude.ca>

Lost Wallets and Purses - 1.800.622.6232

<http://www.servicecanada.gc.ca/eng/lifeevents/wallet.shtml>

The Better Business Bureau - 1-844-540-2012

<http://www.bbb.org/canada/>

National Do Not Call List - 1.866.580.3625

<https://www.lnnte-dncl.gc.ca/index-eng>



***Committed to preserving the peace, upholding the law and providing quality service in partnership with our communities.***

We care...

**Your local RCMP detachment**

**Tel: (902) 637-2325**

or

**Our Senior  Services**

**1-800-565-0397**

# The Top 8 Scams

# Prevention!

# What if I'm a Victim?

## #1 Power of Attorney Fraud

Power of attorney (POA), gives that person complete access to all of their finances and financial information. However, this power is sometimes abused.

→ Set up your payments such as rent, or insurance to be automatic. Don't set up joint accounts with your POA, it may seem like it would be more convenient but all the money in the joint account becomes property of the POA.

→ It's important to act quickly. Contact an Lawyer they can assist you in revoking the power of attorney, demanding the return of the stolen money and property, and, if necessary, filing a lawsuit.

## #2 Consumer Fraud

Trades companies such as mechanics, roofers, plumbers will make it sound like you are getting a good deal, but in the end the work is either done to a poor standard or is left unfinished.

→ Research on a company before agreeing to hire them.  
→ Check with the Better Business Bureau, family and friends about the company, if the price they are offering for the work seems fair.

→ Consumers should call your local RCMP as a first step. You should also report to the Canadian Anti Fraud Centre 1-888-495-8501 and the BBB

## #3 The Grandparent Scam

Con-artist posing as a grandchild in need of money for a car accident, or money to get home. They ask to wire them money or money order because they are in trouble and scared

→ Ask the 'grandchild' questions about your family. Don't send them money. Beware actual children and grandchildren are also responsible for financially abusing their parents/grandparents.

→ You should call the RCMP. Reporting fraudulent activity helps agencies to identify trends, monitor risks and take action.

## #4 Investment Fraud

Investment fraud is when that portion you invest doesn't come back because either the person you invested your money with or the company you invested in is a scam.

→ Be suspicious of investments that are exclusive to a specific membership. Research the company or person that is offering the investment to ensure you are making an informed decision.

→ If you have already entered into an investment that you not comfortable with, contact the person who sold you the investment. If the person does not assist you, you can make a complaint to Canadian Anti-Fraud Call Centre 1-888-495-8501

## #5 Telemarketing Fraud

How many of you have received a call stating you won a trip or a cruise, even though you don't remember entering any contest? soon after asking for your credit card information.

→ Hang up, it's not rude, it's being safe! The government, your bank, and company you do business with will never ask you for personal information over the phone. Remember if something is free, you don't pay for it.

→ Contact the RCMP. If you gave out your credit card information you should contact your credit card company to make them aware and so they can freeze your account. You should also report to the Canadian Anti Fraud Centre 1-888-495-8501

## #6 Internet Fraud

Websites made by criminals and designed to look like they come from well-known and trusted businesses, and government agencies in an attempt to collect personal information.

→ Use caution when posting information about yourself online, and only make purchases or payments through reputable sites. To check if a website is secure, look for a picture of a closed padlock. Also, in the address bar on secure sites, the "http://" part of the address will have an 's' in it: "https://".

→ Call your local RCMP as a first step. If you gave out your credit card information you should contact your credit card company to make them aware of any charges so they can freeze your account. You should also report to the Canadian Anti Fraud Centre 1-888-495-8501

## #7 Identity Theft

A criminal collects someone else's personal information for criminal purposes. Identity theft can occur over the Internet or telephone, or via fax or regular mail.

→ Keeping your personal information safe is the key to protecting yourself against identity theft. Bills have a lot of information in them and you don't want them falling into the wrong hands. Double check all your bank statements and bills to be sure there is no unusual activity in your accounts. Shred all your bills and bank statements.

→ Make a list of all the identification information that was lost or stolen. Contact RCMP, financial institution and major credit bureaus to let them know you have been a victim of identity fraud: Equifax Canada 1-800-465-7166 and TansUnion Canada 1-877-525-3823

## #8 Romance Scam

Scammers post fake profiles on dating sites and social networks sites. Makes a close relationship with their victim and will ask for financial assistance. Once the scammer receives your money they will stop all contact with you.

→ Being cautious on whom you talk to over social networking, dating sites or email can greatly reduce the risk of being a victim to the romance scam. If the person claims God brought you to them, or if their profile is poorly written or if their picture doesn't look real, don't respond to their messages.

→ Immediately stop all contact with the scammer! Make copies of your email conversations, and instant messages/texts\*. Report scammer to dating site you were contacted on. Try to stop payment on any cheques or transfers. Contact the RCMP and Canadian Anti Fraud Centre 1-888-495-8501.