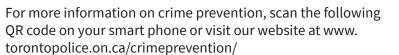
Frauds and scams have a major financial impact on Canadians and cause severe economic hardship. The proliferation of scams is a direct result of an increasingly larger older population, as well as the enhanced use of social media, such as social networking and dating sites which frequently attract fraudsters.





To report a crime anonymously, call Crime Stoppers at: 1-800-222-8477(TIPS) or online at: www.crimestoppers.com

For more crime prevention tips vist: tps.on.ca/crimeprevention

In An Emergency: Call 9-1-1 To report a crime to the Toronto Police that is not an emergency call: 416-808-2222





CRIME PREVENTION AND SENIOR SAFETY

Scams targeting older people are now called "the crime of the 21st century", as they have become so widespread.

Seniors are actively pursued by fraudsters for many reasons, including perceived accessibility, vulnerability and reluctance to report this crime. Social isolation is also a big risk factor.



Reduce The Risk! Reduce The Opportunity! tps.on.ca

TYPES OF FRAUDS AND SCAMS

Emergency or Grandparent Scam:

Typically, the caller self identifies as the senior's grandchild and requests money for an unexpected financial problem such as needed car repairs from an accident, overdue rent, emergency medical expenses or to secure release from jail. The senior, in response, states the name of the grandchild, thus providing an identity for the fraudster to continue the scam. The caller stresses that their parent (your son or daughter) must not be contacted, as well as the need for absolute secrecy. They, or an accomplice posing as a lawyer or Police Officer, will complete the fraud by providing instructions as to how to transfer the money.

Romance Scam:

After engaging in an ongoing, online conversation through a dating website, a new-found friend, who is often from another country, declares their love and wants to visit the senior. The fraudster asks for a large sum of money to cover travel costs as they state that they cannot otherwise afford the trip. A request for cash may also be made to cover medical bills for themselves or a family member or for other pressing financial needs. It is rare for the fraudster and victim to actually meet, unless this scam takes place at the local level. The fraudster continues the swindle by making repeated and pressured requests for additional monies without ever revealing their true identity or purpose.

Home Renovation Scam:

After answering a knock at your door, a "friendly" fraudster who appears knowledgeable about construction, advises that they just happen to be working in the area and is prepared to offer you a one-time special to fix your roof, driveway or chimney as they have extra materials on hand. The fraudster targets seniors whose homes may need work as they feel they can get away with charging exorbitant fees in the belief that most seniors are not aware of the true costs of repairs. The sole intention of the fraudster is to get a signature on a contract, do little, poor or no work and take as much money

Fraud Sweepstakes, Lottery or Contest Scam:

Seniors are informed via text message, mail, internet or phone that they have won the lottery, sweepstakes or contest. Scammers will advise that a fee or payment is required in order for you to collect your winnings. There may also be attempts to obtain personal and/or banking information as a condition for you to receive your prize. Once this information is received, your bank account will be drained and you could also become a victim of identity theft.

The above are just a few examples of the types of scams that are out there. People are reminded to be diligent and cautious when engaging in financial transactions without personal contact.

CRIME PREVENTION TIPS

- Never allow strangers to enter your home (via internet, phone or door) and take information about you and/or your assets.
- Do not be pressured into signing contracts.
- Read contracts carefully and never sign contracts with any blank lines, as someone may later add clauses that will harm you.
- Do not be afraid to ask for advice from a trusted person.
- Never give or send cash.
- Keep your credit card in sight when paying and confirm the card you get back is yours.
- Do not volunteer personal information guard it carefully.
- Shred or tear up bank statements, financial records or receipts with credit card numbers on them.
- Protect your Personal Information Number (PIN) and Social Insurance Number (SIN) by leaving your SIN card in a safe and secure place.
- Carry only necessary credit and debit cards with you.
- Remember the statements "buyer beware", "if it seems too good to be true, it probably is" and "you don't get something for nothing".
- And remember, if in doubt, do not proceed and call the Police immediately about anything suspicious.