

# Study Circle: Fraud Awareness Sessions

*Please join us in our efforts to end senior fraud*

## **Session - 2**

Supporting the Community Seniors: Elder Abuse & Fraud  
Prevention and Resources



**This program was developed with the support of New Horizon for Seniors Program**

# Acknowledgements

- Study Circle is able to develop and deliver this program with the support from New Horizons for Seniors Program (NHSP). NHSP is a federal grants and contributions program.
- The objectives of this project is to educate and empower seniors within the community about the elder abuse, specifically fraud; helping reduce crimes, abuse, and harm against seniors. It will provide the seniors with the tools, techniques and resources to prevent and handle any such incidents.

# Agenda and Introductions



The program is divided into three sessions and will cover:

- Introduction – Elder Abuse, Types and Impact
- Financial Abuse and Fraud – Various scam schemes and tips to protect
- **Prevention and protection against frauds and scams**
- **Reporting of Frauds/scams**
- **Quick Tips for safety and prevention**
- Steps in case you have been a victim
- Resources to help prevent, report and get support

Material will also be  
discussed in Hindi,  
Punjabi and Urdu!

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# Plan, Prepare & Prevent Frauds

*Discussion on planning,  
preparing and Prevention!*

I May Be A Sweet "Older Lady"  
I'm Also Wiser,  
Informed & Ready To  
BUST Any Scam That  
Comes My Way!



# Tips for Seniors to Protect Themselves



- It is important have a good plan to protect includes:
- Keeping your money in a bank or financial institute, not at home
- Have regular cheques and payments deposited directly into a bank a/c
- Arrange to have bills direct debited out of your bank account
- Keep list of all property, bank a/c and belongings
- Write a plan for the repayment of money before you lend it to a relative or friend
- Stay in touch with your friends
- Prepare a will with a lawyer's help, & review it periodically to keep it up to date. Change it after careful consideration
- Ask friend or family member to review all documents before signing.

# Tips for Seniors to Protect Themselves



It is also important to stay connected and keep learning, including keeping in touch with others, isolation can make one more vulnerable to abuse. Consider the following:

Do not isolate yourself, stay involved – build a network of family, friends, neighbours, and groups that you can interact with

Call other seniors – stay in touch

Keep active, stay busy! Get involved with your senior centre or other group

Participate/volunteer in non-profit or community groups

# Tips for Seniors to Protect Themselves

Be cautious and aware of the frauds including:

Be aware that you are at risk from strangers – and from those closer to you

Tell solicitors: “I never buy from (or give to) anyone who calls or visits me unannounced”

Never give your credit card, banking, Social Insurance Number, Health Card or other personal information over the phone (unless you initiated the call)

Sign up for the “Do not call” list and take yourself off multiple mailing lists (See resources section)

If you are offered a “prize”, “loan”, “investment” etc. that sounds too good to be true, it probably is too good to be true.

Consult someone you trust before making a large purchase or investment. Don't be pressurized into decisions



# Reporting Fraud

Whether someone has been scammed or targeted, one should report the scam. Here are a few places to report depending upon the type of scam:

**Canadian Anti-Fraud Centre**  
www.antifraudcentre.ca  
1 888 495 8501

**Competition Bureau**  
www.competitionbureau.gc.ca  
1 800 348 5358

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Local Scams – report to your local consumer affairs office. For more info  
[www.consumerhandbook.ca](http://www.consumerhandbook.ca)

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Financial & Investment Scams – report to Canadian Securities Administrator. For more info  
<https://www.securities-administrators.ca/>

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Banking & Credit Card Scams – in addition to reporting to Canadian Anti-fraud Centre; report it to your bank.

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Spam emails and text messages – many scams arrive by email or text messages; visit  
[www.fightspam.gc.ca](http://www.fightspam.gc.ca) to get information on Canadian anti spam legislation and how to report.

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Fraud theft and other crimes – if you have suffered a loss, consider contacting local police and report. (Peel Police – 905 453 3311).  
Continue...



# Reporting Fraud

Identity theft - Identity theft refers to the acquisition and collection of someone else's personal information for criminal purposes. If you suspect or know that you are a victim of identity theft or fraud, or if you unwittingly provided personal or financial information, you should:

- Contact your local police force and file a report.

- Contact your bank or financial institution and credit card company

- Contact the two national credit bureaus and place a fraud alert on your credit reports. (Details on the next slide)

- Always report identity theft and fraud. Contact the Canadian Anti-Fraud Centre

# Reporting Fraud

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Additional organizations to contact depending on the situation:

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- Your provincial Better Business Bureau
  - Canada Revenue Agency—Charities Inquiries Line [www.cra-arc.gc.ca](http://www.cra-arc.gc.ca) 1 800 267 2384
  - Your provincial records office
  - Credit bureaus can put a fraud alert on your account, which will alert lenders and creditors of potential fraud:
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Equifax Canada 1-800-465-7166

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TransUnion Canada 1-866-525-0262

Next session we will have more discussion on tips to protect from fraud, will share number of resources on fraud and more...

In the meanwhile, if you have any queries after this session, please feel free to contact us at [info@studycircle.ca](mailto:info@studycircle.ca)

