

# Study Circle: Fraud Awareness Sessions

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

## **Session - 3**

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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# Fraud Awareness – Steps to Take

If you are being financially abused. Follow these steps:

- Start by calling the police. Police can assist you with deciding whether the circumstance is criminal in nature or not. They can provide you additional information and resources.
- Confide in someone you trust. You could talk to a family member, friend, your support worker, nurse, social worker, neighbour, doctor or a faith leader.
- Try to write down what is happening to you, this will serve as a record when others assist you.
- Do not blame yourself. This is not your fault. There are agencies and organizations around your community that want to help protect your rights and safety.

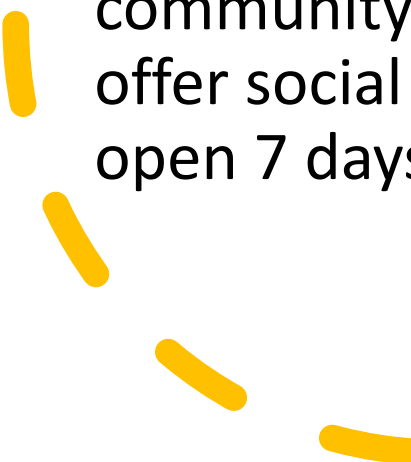


# Fraud Awareness – Resources

If you or someone you know is being financially abused or is a victim of fraud or scam, there are resources that can help. Here are some examples:

## **24/7 Resources**

Police – you may call and report the incident to your local police station. You can also call the Police general line (Peel Police Tel. 905 453 3311)



211 – it is a free and confidential resource to get info on Govt. numbers, community services (such as help with groceries or community centres that offer social and recreational programs). Simply dial 2-1-1 from your phone. It's open 7 days a week, 24 hours a day. You can also visit [www.211toronto.ca](http://www.211toronto.ca)

Cont....

# Fraud Awareness – Resources

## **24/7 Resources (Cont...)**

Seniors Safety Line – You can also call Seniors Safety Line for support and info at 1-866-299-1011. This is open 7 days a week, 24 hours a day.

The Victim Support Line – It refer you to programs and services in your community such as counselling. You can call 1-888-579-2888.

## **Legal Help**

There are number of resources that provide you free legal support, including:

Advocacy Centre for the Elderly (ACE) – Call 1-855-598-2656 or visit

[www.ancelaw.ca](http://www.ancelaw.ca)

# Fraud Awareness – Resources

## Legal Help...

ARCH Disability Law Centre – Call 1-866-482-2724 or visit [www.archdisabilitylaw.ca](http://www.archdisabilitylaw.ca)

CLEO – CLEO provides legal education and has number of resources. Call 416 408 4420 or visit [www.cleo.on.ca](http://www.cleo.on.ca)

SALCO – this is South Asian focused legal clinic. Call 416 487 6371 or visit [www.salco.on.ca](http://www.salco.on.ca)

OPGT – Office of the Public Guardian and Trustee provides support and investigates if senior's money or property is at risk. Call 416 314 2800 or 1-800-366-0335 or visit <https://www.ontario.ca/page/office-public-guardian-and-trustee>

# Fraud Awareness – Resources

## Information on Fraud or Scams

Canadian Anti-Fraud Centre – Call 1-888-495-8501 or visit [www.antifraudcentre-centreantifraude.ca](http://www.antifraudcentre-centreantifraude.ca)

Better Business Bureau – Call 519-579-3080 or visit [www.bbb.org](http://www.bbb.org)

Elder Abuse Ontario – Call 1-866-299-1011 or visit [www.eapon.ca](http://www.eapon.ca)

CRA – CRA has created an online guide to prevent the frauds; read it [www.Canada.ca/en/revenue-agency/corporate/security/protect-yourself-against-fraud](http://www.Canada.ca/en/revenue-agency/corporate/security/protect-yourself-against-fraud)





Fraud  
Awareness –  
Discussion and  
Group  
Activities

# Tips to Protect

- Never assume that the phone numbers appearing on your call display are accurate.
- No government agency will contact you and tell you that your SIN is blocked or suspended, nor will they threaten you with legal action.
- No government or law enforcement agency will demand an immediate payment or to submit all of your money for investigation.
- No government or law enforcement agency will request payment by Bitcoin, a money service business, or gift cards (ie. iTunes, Google Play, Steam).
- How to recognize the CRA fraud: <https://www.canada.ca/en/revenue-agency/corporate/security/protect-yourself-against-fraud.html>
- Beware of individuals quickly professing their love for you.
- Beware of individuals who claim to be wealthy, but need to borrow money.
- When trying meet in-person, be suspicious if they always provide you with reasons to cancel.
- Never send intimate photos or video of yourself as they may be used to blackmail you.
- Never accept or send money to a third party under any circumstances.

Continue....

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Continue....

# Tips to Protect

- Never accept or send money to a third party under any circumstances.
- Never allow an individual to remotely access your computer.
- Verify any incoming calls with your credit card company by calling the number on the back of the card. Be sure to end the original call and wait a few minutes before dialing.
- Never provide any personal or financial information over the telephone.
- Only a credit card company can adjust the interest rate on their own product.
- Research all companies and contractors offering services before hiring them.
- If you end a call on a landline phone and immediately dial another call, the original call may not be completely disconnected. Wait a few minutes or use another phone to complete another call.
- Financial institutions will never ask for assistance from the public for internal investigations.
- The only way to participate in any foreign lottery is to go to the country of origin and purchase a ticket. A ticket cannot be purchased on your behalf.
- In Canada, if you win a lottery, you are not required to pay any fees or taxes in advance.
- Confirm with other relatives the whereabouts of the family member or friend.
- [Learn more tips and tricks for protecting yourself.](#)

Please note that we will have in-person meeting, there will be number of activities, food and fun...our office will connect with you about the details and logistics!

Thanks!

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

