



Fraud Awareness – A Guide for Seniors

A Program Supported by New 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.

Index

The guide is divided into three key parts and covers:

- 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



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

Introductions



- Guide supplements the in-person sessions - *focuses on the Financial Abuse and Fraud, provides tools, techniques and resources to deal with other elder abuses including prevention, identification and support*



Elder Abuse

- Elder Abuse is defined by the World Health Organization as “a single, or repeated act, or lack of appropriate action, occurring within any relationship where there is an expectation of trust which causes harm or distress to an older person.” Often, an older person may experience more than one type of abuse at the same time.
- Elder abuse is a serious and growing injustice in our community.
- Cases of Elder Abuse are complex and often difficult to recognize and to detect. Therefore, there is limited data collection and there are many unreported cases.





Elder Abuse Impact on Seniors

Elder abuse can have long term effects on the health and well-being of older persons. It can harm their physical and mental health, damage social and family relationships, cause devastating financial loss, lead to early death, and more. Abuse of any form can leave the abused person feeling isolated, fearful, and depressed. Elder abuse not only impacts the individuals who experience it, but also the wider community. It can cost our broader society in health care and social service costs. It can also increase the social isolation of older adults, allowing our communities to lose out on older adult's contributions to our workforce, volunteerism, and family activities. (Elder Abuse and Prevention Ontario, 2021)



Elder Abuse

- Research indicates financial abuse against older adults (ages 60 and over) and people with disabilities is a growing problem.
- According Ontario Human Rights Commission 4% or 60,000 older adults in Ontario report being a victim of elder abuse and more than 60% or 36,000 of these cases involve financial misconduct.
- Stats about financial abuse of people who live with cognitive impairments are hard to come by because the majority of this abuse is hidden and never reported.
- Despite growing awareness, abuse is not easy for the elder victims to confront or report. Victims have difficulty disclosing to their loved ones or strangers that they have been hurt or abused.

Recent News Items

- Police warn of 'grandparent scheme' targeting elderly women in Ontario has resurfaced
- Beware of the grandparent scam circulating the north
- Sudbury man charged with fraud after people paid for landscaping that was never completed
- Sudbury police receive multiple reports of creepy caller asking women 'invasive' questions
- Elder Abuse Awareness Day heightened by COVID-19 pandemic according to experts
- Police in northern Ontario warns public of trending frauds and scams



Reports of elder abuse soar outside of long-term care in Ontario

LAURA STONE > QUEEN'S PARK REPORTER
PUBLISHED FEBRUARY 4, 2021

<https://torontosun.com/news/local-news/levy-elder...>

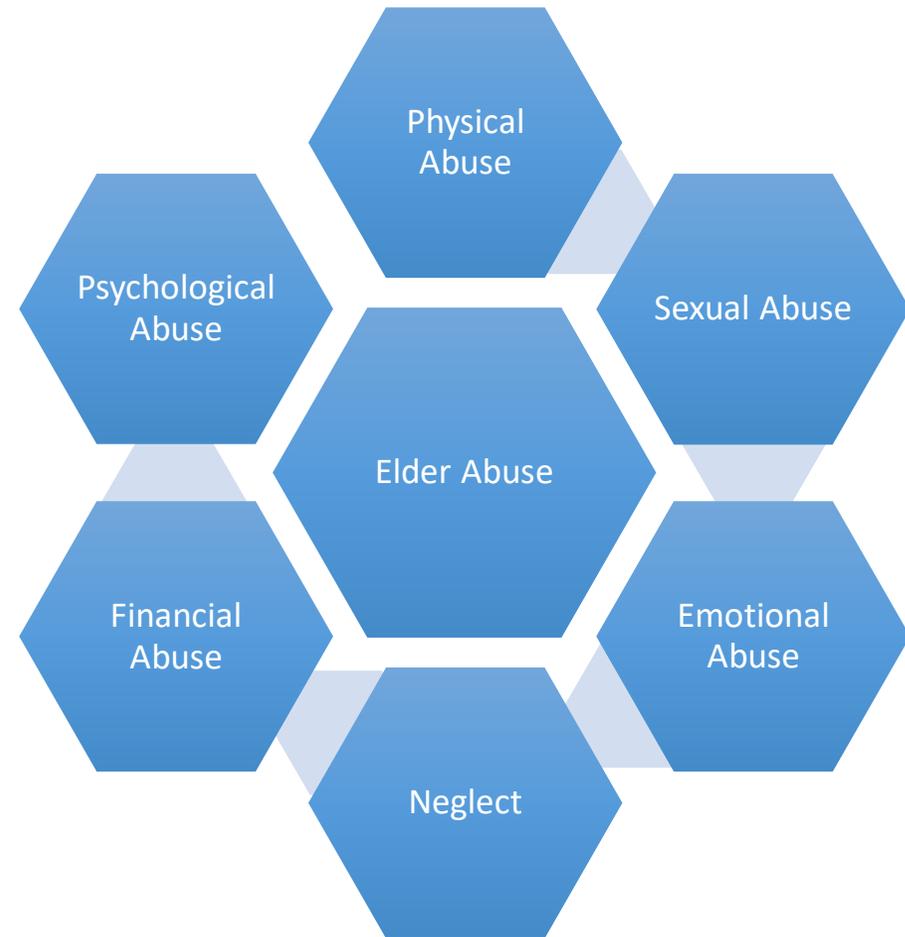
LEVY: Elder abuse spiked during COVID - Toronto Sun

Jun 14, 2021 — The wait is long Article content. Marta Hajek, executive director of Elder Abuse Prevention Ontario, says the past year has seen a 250% ...

Elder Abuse: Key Facts from WHO

- Research indicates financial abuse against older adults (ages 60 and over) and people with disabilities is a growing problem.
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- Stats about financial abuse of people who live with cognitive impairments are hard to come by because the majority of this abuse is hidden and never reported.
- Despite growing awareness, abuse is not easy for the elder victims to confront or report. Victims have difficulty disclosing to their loved ones or strangers that they have been hurt or abused.

Elder Abuse Types



Elder Abuse Types

Physical abuse is any act of violence or rough handling that may or may not result in physical injury but causes physical discomfort or pain.

- Unexplained injuries such as broken bones, bruises, cuts
- Injuries for which explanation does not fit evidence
- Unusual patterns of injuries
- Rough handling
- Over or under-use of medication
- Restraints or confinement in a room or house.

Elder Abuse Types

Sexual abuse is any sexual behavior directed toward an older adult without that person's full knowledge and consent; it includes coercing an older person through force, threats, or other means into unwanted sexual activity. Sexual contact with any person incapable of giving consent (dementia) is also sexual abuse.

- Trusted other makes inappropriate sexual comments
- Non-consensual sexual contact of any kind
- Inappropriate touching
- Making sexual remarks or suggestions
- Joking of sexual nature
- Sending or receiving of sexually explicit photos

Elder Abuse Types

Psychological abuse is any action, verbal or non-verbal, that lessens a person's sense of identity, dignity and self-worth.

- Signs of depression, anxiety, confusion
- Appears fearful or nervous around caregiver or other persons
- Reluctance to talk openly or make eye contact
- Isolated from family members or friends
- Older adult or pets are threatened harm
- Removal of decision making

Elder Abuse Types

Neglect is not meeting the basic needs of the older person. It can include the intentional withholding of care or the basic necessities of life or the unintentional failure to provide proper care to an older adult due to lack of knowledge, experience.

- Withholding care or denying access to necessary health services or medical attention/treatment
- Improper use of medication, over or under medicating
- Unexplained conditions such as dehydration or pressure sores
- Lack of hygiene
- Malnourishment or weight loss
- Poorly maintained living environment
- Abandonment or confinement of senior

Elder Abuse Types

Financial abuse is the most common form of elder abuse reported. It is defined as any improper conduct, done with or without the informed consent of the older adult that results in a monetary or personal gain to the abuser and/or monetary or personal loss for the older adult.

- Misuse of power of attorney
- Unexplained transactions, or unauthorized withdrawal of funds
- Suspicious or forged signatures on cheques or other documents
- Standard of living not in keeping with person's income or assets
- Changing names on a will, bank account, or title to a house without permission
- Moving into the home of an older person and failing to contribute to household costs

Elder Abuse - Financial Exploitation and Fraud

Who Commits Fraud?

It can happen to anyone!



Financial Exploitation and Fraud



- Reports of financial crimes against the elderly are on the rise:
 - Older people are swindled out of more than **\$3 billion each year.**
 - **More than 3.5 million older adults** are victims of financial exploitation each year.
 - Seniors targeted by fraudsters suffer an **average loss of \$34,200.**
- Targeted fraud awareness training for seniors is a critical component for preventing, detecting and effectively dealing with the fraud

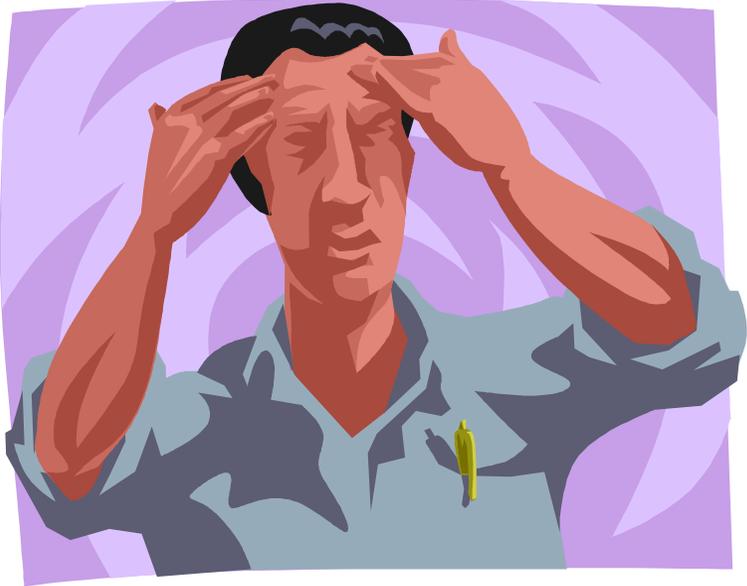
Elder Abuse - Financial Exploitation and Fraud



Financial exploitation is the misuse, mismanagement, or exploitation of property, belongings, or assets. This includes using an older adult's assets without consent, under false pretense, or through intimidation and/or manipulation. (National Institute on Aging). There may also be unexplained:

- ATM withdrawals that the senior may not have made;
- Pattern of missing property or belongings;
- Suspicious signatures on cheques;
- Individual(s) showing unusual interest in how much a senior is spending

Seniors – Common Types of Scams & Tips to Protect



Identity Theft: Scammers are always on the lookout to collect or reproduce your personal information to commit fraud. Thieves can make purchases using your accounts, obtain passports, receive government benefits, apply for loans, and more. This could turn your life upside down. Fraudsters use techniques that range from unsophisticated to elaborate. Offline, they can go through trash bins or steal mail. Online, they can use spyware and viruses, as well as hacking and phishing.

Seniors – Common Types of Scams & Tips to Protect

Identity Theft: Tips to Protect Yourself

- Never provide your personal information over the phone, via text message, email or the internet.
- Avoid public computers or Wi-Fi hotspots, such as in coffee shops, to access or provide personal information; they put you at risk.
- Create strong and unique passwords for each of your online accounts. Password-protect your devices and home Wi-Fi network.
- Use a secure and reputable payment service when buying online—look for a URL starting with “https” and a closed padlock symbol.
- Avoid giving out personal information on social media. It can be used along with your pictures to commit fraud.
- Always shield your PIN when using your card. If you hand it over to a cashier, never lose sight of it.
- Shred and destroy documents with personal information.

Seniors – Common Types of Scams & Tips to Protect



Romance Scam: Keep your guard up and look out for potential scammers who will try to lower your defenses by appealing to your romantic and compassionate side. They can prey on you on popular, legitimate dating sites as well as on fake ones. On a real dating site, a scammer might send you a few messages and a good-looking photo of themselves, or of someone they claim to be. Once you are charmed, they will start asking you to send money. They may claim to have a very sick family member or a desperate situation with which they need your help. Once you give them money, they often disappear.

Seniors – Common Types of Scams & Tips to Protect

Romance Scam: Tips to Protect Yourself

- Never send money or give financial details on a dating site.
- Trust your instincts, ask questions and carefully read the terms and conditions before signing up.
- Know which services are free, which ones cost money and what it takes to cancel your account.
- Make sure you only use legitimate and reputable dating sites. Always check website addresses carefully, as scammers often mimic real web addresses.
- Remember that it's very unlikely that someone will declare their undying love to anyone after only a few letters, emails, phone calls or pictures.



Seniors – Common Types of Scams & Tips to Protect

Government Imposter or Tax Scam: Govt. imposter call seniors and try to get them to give their personal information for instance you may get a text message or an email from the Canada Revenue Agency (CRA) claiming you're entitled to an extra refund and all you need to do is provide your banking details. Watch out—this wonderful-if-true situation is exactly what a tax scam looks like. Another variation is that they call you to say that you owe the CRA money and that you need to pay right away, or else they will report you to the police.

Similarly, scammers acting as police officer or lawyer calls seniors to wire or send money by claiming to be in custody of a family member who is in trouble and needs money.

Seniors – Common Types of Scams & Tips to Protect

Govt Imposter/Tax Scam: Tips to Protect Yourself

The CRA will never:

- use aggressive or threatening language.
- threaten you with arrest or send police.
- ask for payments via prepaid credit cards or gift cards, such as iTunes, Home Depot, etc.
- collect or distribute payments through Interac e-transfer.
- use text messages to communicate under any circumstances. Emails from the CRA:
- never ask for financial information.
- never provide financial information.

The CRA's accepted payment methods are:

- online banking.
- debit card.
- pre-authorized debit.

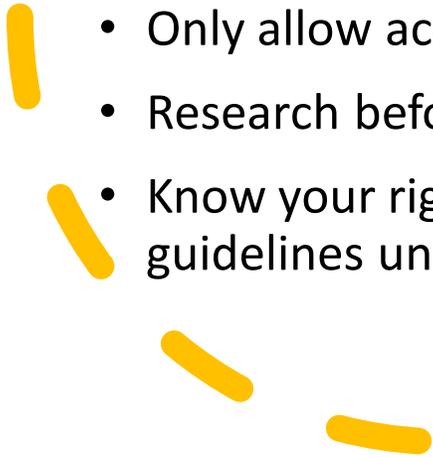
Seniors – Common Types of Scams & Tips to Protect



Door to Door Scams: Despite living in the digital age, there are still some old fashioned scams that come right to your door, posing a threat to you and to businesses. With this trick, door-to-door salespeople use high-pressure tactics to convince you to buy a product or sign up for a service you don't want or need. These aggressive pitches are often for charitable donations, investment opportunities or home services and maintenance.

Seniors – Common Types of Scams & Tips to Protect

Door to Door Scams: Tips to Protect Yourself

- Don't feel pressured to make a quick decision—take time to do some research on the seller and the products first.
 - Ask for photo ID, get the name of the person and of the company or charity they represent.
 - Ask for the charity's breakdown of where funds are allocated. Be sure to get this in writing.
 - Never share any personal information or copies of any bills or financial statements.
 - Only allow access to your property to people you trust.
 - Research before you invest. Don't sign anything and always read the fine print.
 - Know your rights. Contact your local consumer affairs office—most provinces and territories have guidelines under their consumer protection act..
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Seniors – Common Types of Scams & Tips to Protect



Telemarketing/Telephone Scam: Phone scams are quite common. Robocalls take advantage of sophisticated phone technology to cheat for e.g. asking the caller – “can you hear me?”. When the senior says – “Yes”; the scammer hangs up and uses their voice to authorize unwanted charges on items like stolen credit cards. This is the most common mode of scamming seniors.

Seniors – Common Types of Scams & Tips to Protect

Some other examples of Telephone scams include:

Charity Scams: Money is solicited for fake charities. This often occurs after natural disasters.

The Pigeon Drop: The con artist tells the individual that he/she has found a large sum of money and is willing to split it if the person will make a “good faith” payment by withdrawing funds from his/her bank account. Often, a second con artist is involved, posing as a lawyer, banker, or some other trustworthy stranger.

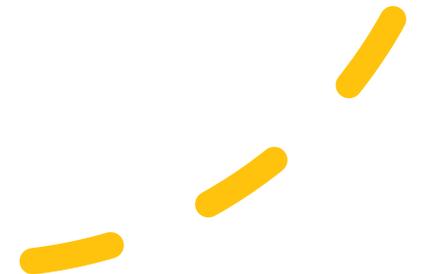
The Fake Accident Ploy: The con artist gets the victim to wire or send money on the pretext that the person’s child or another relative is in the hospital and needs the money.



Seniors – Common Types of Scams & Tips to Protect

Funeral Scams: These involve fraudsters using obituaries to find out information about the senior's deceased individuals. They use this information to extort money from family members or grieving spouses. They usually claim that the deceased individual has an outstanding debt and must be paid immediately. Those close to the deceased are usually in a vulnerable state and are likely to pay the fraudulent debt.

Investment Scams: Many Retirees plan for their retirement or manage their assets after they stop working, making them more susceptible to investment scams. To gain access to victims' retirement assets and savings, fraudster pose as "Financial consultants", who flee once they gain access to the funds.



Seniors – Common Types of Scams & Tips to Protect

Sweepstake/Lottery Scam Scams: This scheme usually involves contacting elderly victims either by mail or telephone and informing that they have won a prize of some sort. For the senior to obtain the prize they must first pay some sort of fee. The scammer will send a fake cheque of the prize money for the senior to deposit. By the time it takes for the bank to recognize it is a fake cheque, the senior would have already sent the money through wire transfer.



Seniors – Common Types of Scams & Tips to Protect



Grandparent Scam: This scam is extremely deceptive as it plays on elderly's psychological emotions. Here is the common scenario that fraudsters engage during this type of fraud:

- Fraudster will initially call the senior pretend to be the grandchild
- They will ask if they know who is on the line
- The senior will then try to guess the name of that grandchild
- Scammer will pretend to be that grandchild and will act they are facing dilemma and need some money
- They will insist that the senior should not speak about this to others
- The scammer will continue to ask for money over time.

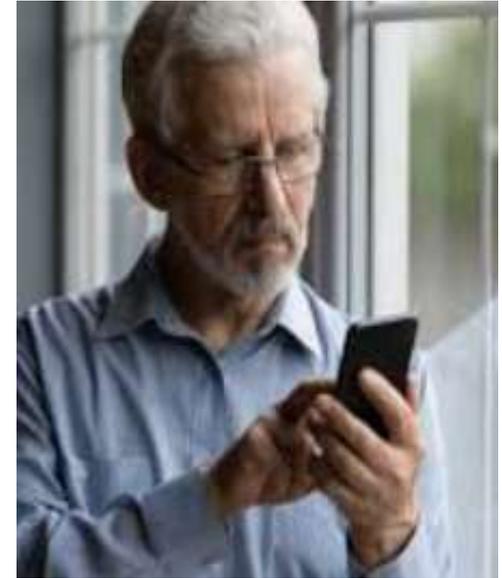
Plan, Prepare & Prevent Frauds

General Tips to plan, prepare and Prevent!

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

Local Scams – report to your local consumer affairs office. For more info
www.consumerhandbook.ca

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

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

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

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

Additional organizations to contact depending on the situation:

- Your provincial Better Business Bureau
 - Canada Revenue Agency—Charities Inquiries Line 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:
-

Equifax Canada 1-800-465-7166

TransUnion Canada 1-866-525-0262

Fraud Awareness – Steps to Take (Summary)

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.

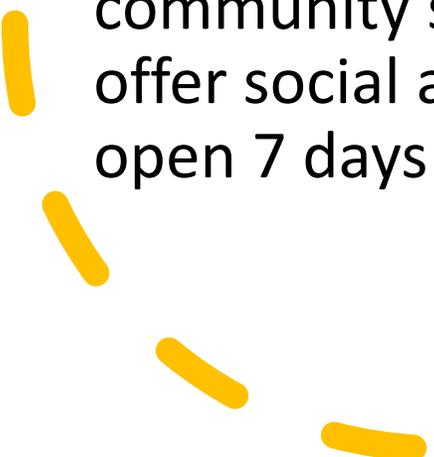


Fraud Awareness – Resources

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

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

Fraud Awareness – Resources

Legal Help...

ARCH Disability Law Centre – Call 1-866-482-2724 or visit www.archdisabilitylaw.ca

CLEO – CLEO provides legal education and has number of resources. Call 416 408 4420 or visit www.cleo.on.ca

SALCO – this is South Asian focused legal clinic. Call 416 487 6371 or visit 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

Better Business Bureau – Call 519-579-3080 or visit www.bbb.org

Elder Abuse Ontario – Call 1-866-299-1011 or visit 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



Fraud Awareness – Tip Sheet

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....

Tips to Protect

- 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](#) by visiting Anti Fraud Centre.

Thank You!

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

