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### PERSONAL SAFETY INFORMATION

To reduce telephone calls and limit unwanted advertising mail, register with CMA's Do Not Contact Service free of charge.

#### CMA Do Not Contact Service

The Canadian Marketing Association does not own, compile or rent lists of consumer names and addresses. CMA is a private trade association funded by its members. The Association's Do Not Contact Service is offered free of charge to consumers and allows individuals to reduce the number of marketing offers they receive by mail.

PLEASE NOTE: Consumers interested in reducing unwanted telemarketing calls should register their phone number with the National Do Not Call List operated by the Canadian government. For more information, visit CRTC's National Do Not Call List or call 1.866.580.3625 (DNCL).

#### FRAUDS AND SCAMS

Every day, seniors are at risk of being taken advantage of by criminals. Although many legitimate businesses market their products and services over the telephone (telemarketing), door-to-door, or through the Internet, mail, newspaper and magazine ads, there are

some dishonest people who will use these methods to try to take your money.

Learn how to tell the difference between a legitimate and honest offer and those individuals that could be defrauding you. Remember, legitimate businesses are not concerned about consumers checking past customer relationships and are willing to wait for consumers to decide to use their services. If they are reluctant to give you any information, you should be just reluctant to hire them.

For more information about frauds and scams contact:

#### Service Alberta and Consumer Information Centre

Edmonton: **780.427.4088**

Toll-free: **1.877.427.4088**

Website: [www.servicealberta.ca](http://www.servicealberta.ca), and follow the Consumer Information link.

Information on Fraud Awareness is also available online at **[www.seniors.gov.ab.ca](http://www.seniors.gov.ab.ca)**. Follow the links under the Protection tab.

#### PhoneBusters

(telemarketing fraud complaints)

Toll-free: **1.888.495.8501**

Website: [www.phonebusters.com](http://www.phonebusters.com)

Email: [info@phonebusters.com](mailto:info@phonebusters.com)

#### FALSE CHARITIES

In Canada we have a long and honorable tradition of voluntary giving to those in need, often through charity organizations.

But if an unfamiliar charity organization contacts you - by mail, phone, or Internet - be careful.

Bogus charities often use names that are very close to the names of legitimate and respected charities. The end of the year is the peak season for charity appeals. It also is the peak season for the bogus charity appeals.

## Warning signs

- High pressure or threatening telemarketers who want you to contribute immediately.
- Someone calls and thanks you for a pledge you don't remember making.
- Copycat names. Names that might be misleading or deceiving.

## What you can do

- If you receive a telephone call, ask for the information to be sent to you in writing. Ask how much of your gift will be used directly for the charity. Ask how much will go toward administrative costs. Legitimate charities have no problem giving you this information.
- Remember on an incoming call a person could be misrepresenting a legitimate charity.
- Never give your personal / financial information over the phone, or at the door. You may wish to make out a cheque payable to the charity. You can mail the cheque later.
- Call the charity. Find out if they know about the appeal and have authorized it and what percentage of your donation they will receive from your donation. Perhaps there is a better way to give, where 100% of your donation will reach the charity.
- Ask if the charity is registered. Contact Revenue Canada at 1.800.267.2384
- Ask them to give you the charitable tax number of the charity. Question any discrepancies.
- At the beginning of each year decide which charities you can afford to donate to - send your cheques directly to their head office and feel good about giving. When approached, you can say that you have already given

and leave it at that. Perhaps you will consider their appeal next year when you decide on the charities you can afford to give to.

- To file a complaint call your local police and  
**PhoneBusters 1.888.495.8501**

## Could it happen to you?

Maybe you never opened that account, or ordered an additional card, but someone else did... someone who used your name and personal information to commit fraud. When an imposter co-opts your name, your Social Insurance Number (SIN), your credit card number, or some other piece of your personal information for their use – i.e. when someone appropriates your personal information without your knowledge - it's a crime, pure and simple.

## Are you a Victim?

The signs can be many, but typical indicators that your identity is being used include:

- A creditor informs you that an application for credit was received with your name and address, which you did not apply for.
- Telephone calls or letters state that you have been approved or denied by a creditor that you never applied to.
- You receive credit card statements or other bills in your name, which you did not apply for.
- You no longer receive credit card statements or you notice that not all of your mail is delivered.
- A collection agency informs you they are collecting for a defaulted account established with your identity and you never opened the account.

## Identity Theft Statement - What is it?

If you have been a victim of identity theft, the Identity Theft Statement helps you notify financial institutions, credit card issuers and other companies that the identity theft occurred, tells them that you did not create the debt or charges, and gives them information they need to begin an investigation. Make as many copies of the Statement as you will need to notify all affected companies. You will need Acrobat Reader to view the statement online.

If you suspect that your personal information has been hijacked and misappropriated to commit fraud or theft, take action immediately and keep a record of your conversations and correspondence. The following basic actions are appropriate in almost every case:

- Start a log of dates, person(s) that you spoke with and exactly what they said.
- Contact the fraud departments of each of the three major credit bureaus.  
Equifax: 866.828.5961: for lost or stolen identification press 1, if you are a victim of identity theft press 2.  
Trans Union: 800.663.9980 except Quebec residents 877.713.3393.
- Request that a "Fraud Alert" be placed in your files. At the same time order copies of your credit reports.
- Contact the fraud departments of creditors for any accounts that have been opened or tampered with fraudulently. This may include credit card companies, phone companies, banks and other lenders.
- File a report with your local Police or the Police in the community where the identity theft took place.
- Contact PhoneBusters National Call Centre. PhoneBusters is currently

centrally sourcing all pertinent information on Identity Theft to identify trends and patterns. Information is also used to assist law enforcement agencies in possible investigations.

**Remember:** There is no reason to be paranoid; there's just reason to be careful. If someone wants desperately to target you, they can probably get a lot of information about you -- so you just need to minimize the criminal's opportunities to get that information. You can make yourself a harder target and that is the best defense. If you are a victim, do not panic, you will not be out any money. The losses will be attributed to the banks and/or companies associated with the fraud.

### Minimize The Risk

While you probably can't prevent identity theft entirely, you can minimize your risk. Identity theft is on the rise and it can happen to anyone. It can happen to you. By managing your personal information wisely, cautiously and with an awareness of the issue, you can help guard against identity theft.

## INHERITANCE SCHEME

A very wealthy stranger has died and you are asked to assist with banking and to share the wealth

### The Pitch:

You receive a wordy letter, or email message, from a stranger, seeking your assistance in moving large amounts of money, often millions of dollars, to your bank account. You are promised a very significant percentage for little or no effort on your part, perhaps as high as 20%, for simply providing your bank account details. You may be asked to be a trustee or to stand in as a long lost heir of a deceased's fortune. A web site may even be provided so you can confirm the tragic death of some wealthy individual. The fortune may be said to be in cash in

a safety deposit box, evidenced by a Certificate of Deposit. The message may have political overtones or refer to a Diplomat in another country who will broker the transfer of the money, often through some 'back door' arrangement. You may be provided with an overseas phone number and asked to indicate whether or not you are interested, so that alternative plans can be made should you decide not to participate.

**The Facts:**

Beware of tragic deaths and persons looking for your assistance in moving large amounts of money and to fulfill the role of trustee or heir. Legitimate estates do not solicit trustees or heirs in this manner and do not promise to carry out the exercise 'through the back door'. If someone promises you 20% of a fortune for doing little else than provide banking details, it is too good to be true, and it probably is not true. This inheritance scheme could end here with the takeover of your bank account and depletion of your funds by a number of fraudulent means. A second phase of the scheme could be invoked, in which you are asked to pay an up front fee in order to collect your so-called inheritance. You do not normally pay money to collect money. This is also known as an advance fee scam.

*When you were born, you cried and the world rejoiced. Live your life in such a manner that when you die, the world cries and you rejoice.*

**SAGE Seniors' Safe House**

provides temporary safe housing for men and women 60 years of age or older who are in need of safety from an abusive relationship.

If you suspect abuse or are experiencing abuse, call the intake line during the day at **780.702.1520** or the 24 Hour

**Seniors' Abuse Helpline**

at **780.454.8888**

*You can't turn back the clock.  
But you can wind it up again.  
– Bonnie Pruden*



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