

# Be Aware – Your Best Protection Against Fraud

By Jean Williams

Carole Pirnat, the Community Services Ontario Provincial Police Officer for Russell County, recently spoke to the Russell Village Women's Institute about the ever-expanding topic of fraud, how to spot it and how to stop it. With Navan WI members present, Pirnat was speaking to a full house!

Pirnat could have talked for hours as the questions and scenarios were bountiful. There seems to be a con man around every corner or at the end of every phone line. Many in the audience were surprised at the length these fraud artists would go to manipulate a situation to their advantage. If your little voice tells you "something is too good to be true," it generally is Pirnat said

Officer Pirnat's primary goal was to empower the audience with knowledge and awareness of the prevalence of fraud in communities. Some of the highlights of her presentation follow:

## Beware of the COP Con

- Individuals may come to your door pretending to be a police officer investigating a crime. They ask to mark all of your valuables, but do not have a marking tool with them and ask if they can take them to the station. If you can, get the badge number, close the door and call the police.
- An undercover police officer in an unmarked car with a flashing light pulls you over. The officer is not in uniform. Stay in the car and only roll down your window a few inches, just enough to speak. Remember, a police officer must always be able to show their photo identification, not just a badge. Badges are stolen and there are many fake ones out there. If you have any doubts, dial OPP and ask that the dispatcher check the badge number. A real police officer will understand your concern.

## Telemarketing Fraud

- Never pay to receive a prize. If someone you don't know calls to say you have won something, you should never pay taxes, delivery or excise fees, or any other ploy to get money before receiving a prize.
- Exercise caution when being surveyed over the phone. For example, an individual had received a call from someone purporting to be an insurance company surveyor. The questions asked actually told the caller what items were in the home to steal.
- Do not be afraid to hang up the phone if you are being pressured for more information or for money. Our politeness can often be our worst enemy.

## Phony Bank Manager Ploys

- Never give personal information over the phone. If a "bank employee" or "credit card company" calls to ask for personal information – like credit card numbers, your Social Insurance Number, your mother's maiden name or to verify any information – tell them that you never release that information over the phone. The inconvenience of meeting with a bank or credit card company employee may save you years of grief if someone is trying to steal your identity, which is a common form of fraud.
- Never purchase a product or invest in a company over the phone without thoroughly checking it out, especially if they called you first. Call your local OPP, Phonebusters or the Better Business Bureau, or all three, to make inquiries. If a product or company is dubious, these groups will inform you. These groups want to hear from you.
- Never allow people into your home on the premise that they want to inspect items of value. And never allow these items to be released from your home for inspection.



Russell Village WI Member Jane Adlard (right) presented OPP Officer Carol Pirnat with a thank you gift.

## Home Renovation Fraud

- Never allow anyone to do home repairs unless you have called them. Business cards can be printed from any computer in minutes. They will take your deposit, promise to come back tomorrow and even leave machinery at your home to comfort you mentally. But the machinery may be stolen and they will never be back to pick it up.
- Obtain two or three estimates for home repairs.
- Check a contractor's background with the Better Business Bureau.

## Here are some pointers Officer Pirnat said to remember:

- Don't be intimidated. Take control. Hang up the phone, close the door or say no!
- Don't be shy. Call the OPP, Phonebusters at 1-888-495-8501 and the Better Business Bureau. They want to hear about possible new scams and to advise you.
- Listen to "your little voice." If it sounds too good to be true, it usually is. If it feels odd, err on the side of caution and check it out first.
- Let your neighbours and friends know so they don't fall for the same frauds or scams.

Remember, most areas have similar OPP representatives that would love to speak to your group. Pass the word along – prevention is your best protection!

Submitted by Jean Williams, Russell Village WI, Russell, Eastern Area.