

# Be cautious of holiday scammers

'Tis the season to beware of fraud and "vishing."

With the holidays fast approaching, the Halton Regional Police Service wants to remind residents to use caution when providing personal information and to guard against phone and e-mail solicitations.

"Phishing" e-mails have become fairly common, with erroneous sources sending e-mails claiming to be financial institutions or security companies that require your personal information due to some false security issue or similar excuse.

Now, another tactic is being used, called vishing or voice phishing, which has a new twist.

Police say that now criminals are using the phone as well as the Internet to try to trick consumers into revealing personal information.

Vishers send out an e-mail to thousands of people that looks like it's from a reputable organization, such as a credit card company, on-line retailer, bank or government agency.

The e-mail can warn of a security alert and ask you to call a local or toll-free number where an automated attendant asks you to punch in personal information, such as your credit card number, social insurance number or on-line banking password.

After you do that, you might be disconnected, but the criminals have your information.

Police say that security experts have seen another variation of vishing, where the perpetrators leave a voice-mail message or make phone calls directing unsuspecting people to the bogus phone number.

With Voice over Internet Protocol (VoIP) and other Internet-based telephone technology, criminals can now make calls inexpensively and can mask their identity and their location and even make it look like they're calling from a legitimate company on your call display.

There are several things you should keep in mind as you try to determine if you're being contacted by a legitimate company or a visher.

If it's the former, they know who they're contacting and will address you by name. Vishers, on the other hand, don't typically know who you are.

If a bank suspects fraudulent activity on your debit or credit card or account, they'll never contact you by e-mail. If you do receive such an e-mail, delete it and don't respond.

In some cases, your bank may contact you by phone or leave you a voice-mail message if they suspect fraudulent activity. You may be asked verification questions so the bank can ensure they're speaking with the right person. But you will not be asked to verbally provide any PIN or banking password or enter your PIN or password on your telephone keypad. The bank will also never ask you for your Social Insurance Number.

If at any time you're not comfortable with the questions asked, don't respond and tell the caller you're discontinuing the call to verify it's legitimate from an independent source. No reputable organization will take issue with that.

It's wise not to use the phone number provided in any e-mail or telephone message you receive. You can validate that the call is legitimate by contacting your bank using the phone number on the back of your card, on your statement or a published number you've looked up yourself.

If you think you've provided personal information to a visher, contact the organization involved right away. If you've provided your banking or credit card information, contact your bank or financial institution immediately and they'll advise you on what to do.

You can also call Halton Regional Police at (905) 825-4777 or Phone Busters National Call Centre at 1-888-495-8501 or visit [www.phonebusters.com](http://www.phonebusters.com).

For more information on fraud, visit the Canadian Bankers Association at [www.cba.ca/fraud](http://www.cba.ca/fraud).

# Residents can offer their comments on Townline closure

*Notices about proposal will soon be delivered in newspaper*

The Town is initiating a temporary road closure process for a portion of Nassagaweya-Esquesing Townline due to a safety issue that will be created by Dufferin Aggregates' quarry expansion.

Town council authorized staff to start the process — which will include an opportunity for the public to comment — at its meeting Monday night.

It's Town staff's position that the townline should be temporarily closed — possibly for a few decades — at a point about one kilometre south of No. 15 Sideroad as Dufferin has received approval to extract aggregate on both sides of the road.

Once the rock is removed, the townline will become a peninsula in the quarry, which raises a safety concern for the Town.

The closure is being recommended as a temporary one so that the Town can make a decision in the future about how the road can be used.

Most of the section is actually already off-limits to vehicles travelling on the townline as Dufferin erected a barricade, since it was having problems with abandoned vehicles being dumped on its property.

Dufferin has agreed to pay all costs associated with the formal closure process and to construct a proper turnaround at the north limit of the closed section.

Notices will soon be put in local newspapers to give residents a chance to comment on the closure. Following that, a bylaw authorizing the closure will be presented to council for approval.

The matter will also have to be dealt with by Town of Halton Hills as the area falls under its jurisdiction as well.

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## Open Houses

This is only a partial list, refer to today's **WEEKEND SPOTLIGHT ON HOMES & THE REGIONAL PAGE SECTION** showcasing more Open Houses and New Listings!

### SATURDAY DEC. 1, 2-4PM

9815 - Fourth Line, Halton Hills, \$424,900, Kim Coulter  
608 Beaver Court, \$320,000, Debra Turk  
Royal LePage Meadowtowne, 905-878-8101

8528 Wellington Rd. #50, \$643,300, Stephanie Kimmerer  
Remax Real Estate Centre, 905-878-7777

### SUNDAY DEC. 2, 2-4PM

840 Woodward Ave., \$368,900, Barb Lalleche  
Royal LePage Meadowtowne, 905-878-8101

1026 Laidlaw Drive, \$464,900, Jesse Barnes  
1239 Turner Drive, \$384,900, Clayton Hackenbrook  
11144 Amos Drive, \$669,900, Deb Tuff  
235 #75 Bronte St., \$194,900, Ida Nielsen  
10065 Tenth Side Rd., \$789,000, Stephanie Kimmerer  
721 Laurier Ave., \$369,900, Gladys Cranford  
130 - 14 Roberts St., \$349,900, Norm Hilson  
Remax Real Estate Centre, 905-878-7777

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Visit An Open House This Weekend!

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With products galore*

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*So with a great plan  
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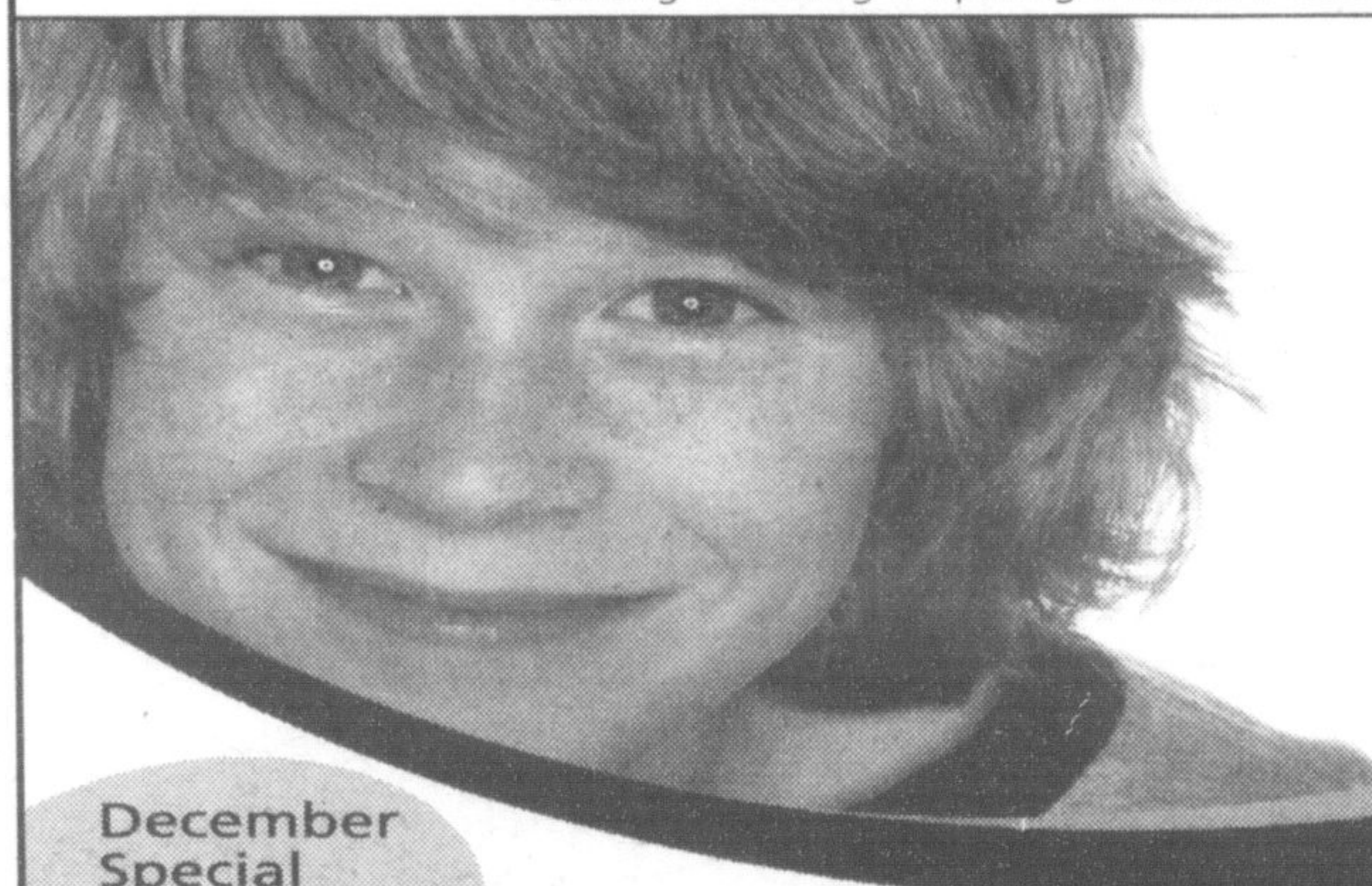
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