



'Tis The Season For Scamming

By Hannelore Volpe

The festive season is just around the corner. It should be a time for good will and trust in your fellow man.

But because there are a lot of people out there constantly dreaming up schemes to part you from your personal information and your money, it is the season to be merry - and wary.

"I think they (scammers) prey on seniors, especially the seniors who live alone," said Will Morley, past president of the 55+ Club.

It seems that most people receive scam emails or phone calls all year round. In fact, I got an offer from a fake Microsoft company to fix my computer as I was finishing this story on fraud.

Some time ago, Mr. Morley received an email from a friend saying she was in London, had everything stolen and needed money. He knew something was up. She was vacationing in Mexico at the time. He emailed back saying, "Give me more information" and alerted his friend.

"They had changed one little part of the email," he said. "It looked pretty legitimate until you looked closely."

According to 2013 police statistics, the most heavily-hit groups were those aged between 50 and 59 who lost a total of around nine million dollars. The 60 to 69 age group's total loss was slightly less. Fraud artists have no hesitation or heart when it comes to victimizing the 80 to 89 year olds, either. Their total losses were around six million last year.

What should you look out for?

According to York Regional Police, the most popular frauds involve phoney emails, such as the one Mr. Morley received, often using a legitimate person's or company's logo and name, or making phone calls using a fake caller ID that seems to be the real thing.

When you receive this kind of email or call, remember

that institutions such as banks, the Canada Revenue Agency or the RCMP will never cold call asking you to verify your information. Some of the scams involve having the victim buy gift cards to pay off the so-called debt. The victim gives the numbers on the back of the card to the fraudulent caller, who can then use them as if he had the actual card.

The phoney Microsoft technician is another popular gambit. You will be asked to allow the caller access to your computer so he can supposedly fix it. But what he really

wants is "to get the victim to upload a malware or ransomware virus that attacks your computer so you have to pay the suspect money to unlock your computer," explained Detective Constable Mike Hopkins, from the York Regional Police Organized Crime Bureau, Major Fraud Unit.

Rochelle D'souza, who handles the 55+ Club's public

relations, got two calls of this sort recently from someone who wanted to get into her computer. It was in danger of crashing because of viruses, she was told.

Her response? "Where do you work and how do you know my computer is like that?"

He persisted, saying that her computer was having trouble hooking up to Rogers. She said, "I will call Rogers. This is a scam!" She then asked for his company name and phone number. "He called back with the information and I called the police."

This computer-savvy lady also has advice regarding your online banking account. "Never allow the computer to 'remember your password'," she warns. Otherwise, anyone hacking into your computer can get right into your online account.

"Put in your password each and every time you access

your online banking account," she advised.

And then there's the grandparent scheme. A Ballantrae resident didn't fall for this one, even though she was rushing out the door to attend a funeral.

The phoney "grandson" gave her grandson's actual name, saying he was in Montreal and had been picked up by the police for drunk driving. "Don't tell mom and send money," she was told. Since it didn't sound like her grandson, she became suspicious and told the caller to "Call your mother" before hanging up.

Also on the list of the big five frauds are romance schemes. Seniors have been bilked out of their money, sometimes running into the hundreds of thousands of dollars, as they fall for the phoney stories of their supposed romantic interests online.

"We have had people lose their house," said Det. Const. Hopkins.

With any type of fraud, remember that if it sounds too good to be true, it usually is.

The York Regional Police website advises that if you don't understand what is happening in any situation, ask for help. Call police or a friend or family member you can trust.

The Canadian Anti-Fraud Centre notes that only about five percent of frauds are reported, usually because people feel embarrassed at being tricked.

Det. Const. Hopkins urges everyone who has been a victim of a scam to report it to police, otherwise those scam artists will continue to defraud many more people.

The York Regional Police Fraud Intake Line is 905-830-0303, ext. 6627.

The best defence against fraud is education. For information on how to protect yourself, call the seniors safety officer, Constable Robyn Kassam at 905-830-0303, ext. 6697 to talk to your seniors group or other organization.

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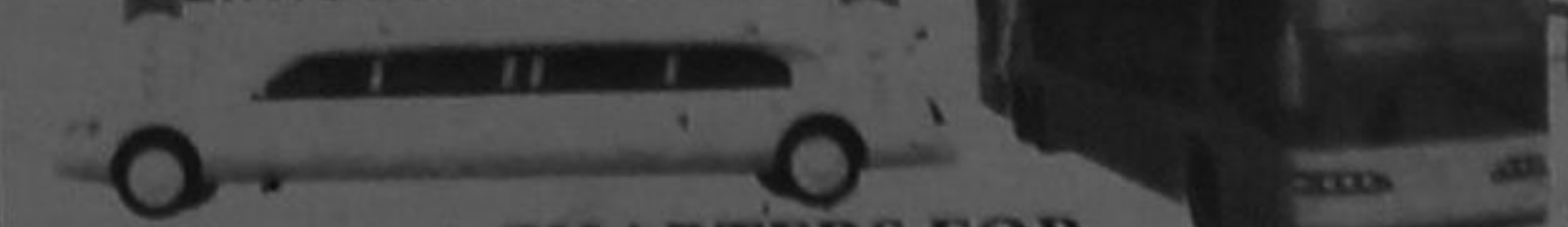
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