



Seniors Guidebook

to Safety and Security



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TABLE OF CONTENTS

.....

Introduction	2
.....
Elder Abuse	3
.....
Security in your Home	4
.....
Away From Home	5
.....
Safety on the Street	6
.....
Safety in your Vehicle	7
.....
Buyer Beware	8
.....
Fraud and Scams	9
.....
• Online Scams / Internet Fraud	18
.....
Alzheimer	20
.....
Power of Attorney	21
.....
Wills	22
.....
Programs and Services	22
.....
Conclusion	23
.....
Contacts	24

INTRODUCTION

This information is directed towards the community and, more specifically, seniors and their care givers in recognizing elder abuse, safety concerns, frauds and scams.

The RCMP is committed to reducing these incidents against seniors and by working in partnership with citizens, we can develop safer communities.

Education and awareness of preventive techniques can help you recognize a potential crime situation and show you how to reduce or remove the risk.

Becoming involved in your community and getting to know your local police can increase your sense of security. Your participation can also enhance programs and services available to your community.



ELDER ABUSE

Elder Abuse refers to the violence, mistreatment or neglect that older adults living in either private residences or institutions may experience at the hands of their spouses, children, other family members, caregivers, service providers or other individuals in situations of power or trust.

Elder Abuse can manifest itself in a number of behaviors that are noticeable to those who most frequently interact with the elderly.

FORMS OF ELDER ABUSE

- Neglect (by others)
- Physical Abuse
- Sexual Abuse and Sexual Exploitation
- Psychological and Emotional Abuse
- Economic Abuse (stealing or misusing an elderly person's money or possessions)
- Institutional Abuse (overcrowded, substandard and/or unsanitary living environments)
- Violation of Rights (restricting liberty and privacy)
- Spiritual Abuse (restricted or denied religious and spiritual practices, customs or traditions)

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If you or someone you know is being abused, REPORT IT TO THE POLICE!

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INDICATORS INCLUDE:

- A sudden change in behavior or appearance.
- A sudden onset of physical injuries.
- A change in financial resources.

SECURITY IN YOUR HOME



Most people feel very safe in their homes. However, many Canadians fail to take even fundamental precautions to secure their homes against robbery.

There are a number of precautions you can take that will reduce the opportunities that a burglar is looking for.

PREVENTION TIPS

- Conduct a security check of your home to determine possible entry points and any weaknesses they may have.
- Keep all entrances and garages well-lit at night.
- Do not leave tell-tale signs that you are away.
- Install good locks and always use them.
- Install a wide-angle viewer in your front door which allows you to see visitors before you open the door.
- Never open a door to strangers without credentials.
- Change your routine often. Burglars often monitor activities in a neighbourhood.
- Do not keep large amounts of money in your home.
- Mark valuable items for identification. The operation identification program has been developed by police to assist people in marking their property.
- Keep valuables in a safety deposit box at your bank. If this is not possible, keep them locked up in a reasonable hiding place in your home.

TIP: A few inexpensive but rich-looking pieces kept in the jewelry box as a decoy may deter criminals from further damaging your home in search of valuables.

It is important to take extra care in securing your home when you are going to be away for any extended time. Not only should your home be secure but it should also appear lived in.



PREVENTION TIPS

- Lock all windows, doors and garage before you leave.
- Leave a radio playing to indicate that someone is home.
- Leave one or two lights on, preferably operated by timers that turn on according to how dark it is.
- Discontinue mail and newspaper deliveries.
- Arrange to have someone pick up any newspapers, mail or flyers that are left on your step.
- Leave a key with someone you trust.
- Let a trusted neighbour know you're going to be away, for how long and where you can be contacted if necessary.
- Arrange to have someone cut the grass or shovel the snow if you plan to be away for several days.

SAFETY ON THE STREETS



If street crimes (purse snatching, robberies, assaults, etc.) are a problem in your neighbourhood and you have a fear of being victimized, there are ways in which you can reduce the risk of victimization and increase your sense of personal security.

PREVENTION TIPS

- Walk only in well-lit areas.
- Do not burden yourself with packages and a bulky purse.
- Never display large sums of money in public.
- Go shopping in pairs or in a group.
- Walk in the centre of the sidewalk, away from alleys and doorways.
- If you suspect you are being followed, cross the street, go to the nearest home, service station or business and call the police.
- Be aware of your surroundings and avoid areas that increase your chances of being assaulted.
- Report problem areas to police. The police welcome the information and can also advise you of prevention methods.

PREVENTION TIPS

- Keep your vehicle locked at all times, whether moving or parked.
- If you are driving at night, use well-lit streets and parking lots that are open for easy observation.
- Be cautious of any stranger approaching your vehicle. If you feel you are in danger, press the horn repeatedly in short blasts; this will attract attention.
- If you think you are being followed, pull in to the nearest gas station or safe place. Do not drive home.
- Plan and know your route before you leave, whether it is for a short drive in the city or a long trip in the country. Consider using a Global Positioning System (GPS) if you travel frequently to help avoid getting lost.
- Do not pick up hitchhikers.
- View the interior of your car before getting in to make sure no one is hiding inside, even if the doors are locked.
- Have keys in hand so you do not have to linger before entering your car.

WHAT IF . . .



Your vehicle breaks down?

- Pull your vehicle off the road so you will be out of the traffic;
- Turn on the emergency (four-way) flasher;
- When it is safe to step out of your vehicle, raise the hood;
- Stay in your vehicle with all doors locked and windows rolled up;
- If possible, call family or emergency road assistance and wait for help to come to you;
- Should a passing motorist stop, stay in your car and ask him/her to send help back to you.

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In case of emergency (ICE)

The "In case of emergency (ICE)" campaign promotes that you store the word "ICE" in your cell phone address book, and link it to the number of the "ICE" person you would want to be contacted "In case of emergency". For more than one contact name use ICE1, ICE2, ICE3 etc.

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BUYER BEWARE



In the world of fraud prevention and investigation, the two most used phrases are “buyer beware” and “you do not get something for nothing”. Commit those phrases to memory and repeat them to yourself whenever you receive any solicitation, particularly when it is by telephone. Do not send any amount of money to someone you have never met until you actually receive what you have been promised.

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If you believe you have fallen victim to a scam, CALL AND REPORT the incident to your local police.
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WHO? HOW? WHERE? WHEN? WHY?

As a consumer, you must recognize both the risk and responsibility involved with each transaction you make. Whether you are dealing with a door-to-door salesperson, telephone solicitor or through the mail, you are taking a risk.

It is your responsibility to be alert, to be familiar with common consumer frauds and well informed on tips that may prevent you from becoming a victim of consumer fraud.

GRANDCHILD IN TROUBLE

A criminal contacts an elderly person and pretends to be a grandchild or other family member in trouble with the police. The scammer will tell the victim that he/she has been arrested by a police service outside of their hometown and requires bail money. For verification, the victim is given a phone number to call, which will be answered by someone pretending to be a lawyer or police officer.

The scammer will insist that the victim not contact their parents or relatives as they don't want to get into more trouble. The



victim is then asked to use a money wire service to send several thousands of dollars for bail. **Canadian Police agencies do not contact individuals for bail money and do not use money wire services.**

PREVENTION TIPS

- For verification, get the name of the apparent lawyer/police agency and contact them via the number listed in the phone book or directory assistance.
Do not call the number provided by the caller.
- If you have call display, write down the caller's number and provide it to your local police agency when reporting the incident.
- Contact family members directly for verification of the whereabouts of the family member in question.
- Never send money through money wire services to persons you do not know personally. The money can be picked up anywhere in the world once it is given a transaction number.

IDENTITY THEFT

Identity theft has become an increasingly popular crime in Canada as a result of recent advances in technology. Identity theft involves stealing, misrepresenting or hijacking the identity of another person or business and provides effective means to commit other crimes.

Vital information such as name, address, date of birth, social insurance number, and

mother's maiden name need to be acquired in order to complete the impersonation. The identity thief can take over the victim's financial accounts, open new bank accounts, transfer bank balances, apply for loans, credit cards and other services, purchase vehicles, take luxury vacations, and so on. The true owner may be liable for activities related to identity theft.

PREVENTION TIPS

- Sign all credit cards when you receive them.
- Never loan your credit cards to anyone.
- Cancel credit cards you do not use and keep a list of the ones you use regularly.
- Immediately report lost or stolen credit cards and any discrepancies in your monthly statements to the issuing credit card company.
- Never leave receipts at bank machines, bank counters, in trash cans, or at unattended gasoline pumps; ensure you destroy paperwork you no longer need.
- Never provide personal information such as Social Insurance Number (SIN), date of birth, credit card numbers, or Personal identification number (PIN) over the telephone unless you initiate the call.
- Promptly remove mail from your mailbox after delivery and do not leave pieces of mail lying around your residence or work site.
- Shred or otherwise destroy pre-approved credit card applications, credit card receipts, bills and related information when no longer needed.
- Avoid keeping a written record of your bank, PIN number(s), social insurance number and computer passwords, and never keep this information in your wallet or hand bag.
- Avoid mail or telephone solicitations, disguised as promotions or surveys, offering instant prizes or awards designed for the purpose of obtaining your personal details, including credit card numbers.

PIGEON DROP

This scheme accounts for more than half of the confidence games reported to the police. The swindlers claim to have found a large sum of money and offer to share it with you. You are asked to withdraw “good faith” money from your bank. The swindlers take the “good faith” money and give you a phoney address where you are to collect your share of the found money. You never see them again.

BANK INSPECTOR FRAUD

The phony bank inspector contacts you and asks for your help in catching a dishonest bank employee. You are asked to withdraw a specified amount of cash from your account so that the inspector may check the serial numbers. After turning over your money, you never hear from the inspector again.

PREVENTION TIPS

- Avoid rushing into something involving your money or property.
- Be wary of “something-for-nothing” or “get-rich-quick” schemes.
- Never turn over large sums of cash to anyone, especially a stranger, no matter how promising the deal looks.

PREVENTION TIPS

- DO NOT give out financial or personal information over the telephone or internet.
- Hang up the telephone. Immediately dial *69 on your touch-tone telephone, or 1169 on your rotary telephone. This will give you the information on who just called you. Be sure to write it down.
- Immediately call your bank manager or someone known to you at your bank and notify him/her of what has happened.
- Contact your local police and report this incident.

CONTRACTS

In an attempt to have you to sign a contract, a salesperson may tell you: “It is just a formality; “There is nothing to be concerned about”; or “It is for your protection”. However, there may be clauses in the contract that go beyond what you have been verbally led to believe. A contract is an oral or written agreement between two or more parties which is enforceable by law.

Once you have signed, a contract is binding and you are obligated to meet the terms of the agreement. Even if the contract is

questionable, for you to break the contract may require expensive legal services. Never sign a contract until you and your lawyer, banker or other expert have thoroughly read it.

NOTE: Contact your lawyer or the Ministry of Consumer and Business Affairs for laws and information pertaining to cancellation of contracts, clarifications of contracts or the content in contracts.

HOME RENOVATION FRAUD

The person at the door seems genuine and will tell you:

- they just happened to be in the area;
- they have a crew of workers and material and can give you a special deal;
- they offer “special senior discounts”.

Con artists appear friendly and knowledgeable and will offer any service whether you need it or not. They will charge amounts exceeding three to four times fair market prices and may not complete the work. Be assured, their true intention is to convince you to sign a contract and to line their own pockets, while they politely empty yours.

PREVENTION TIPS

- Demand a few days to think about the deal. If the deal is good today, it will be good tomorrow.
- Make sure the senior’s discount is legitimate. Find out through other contractors the legitimate price of the work being offered - get at least two other estimates.
- Ask for, and check, references.
- Do not hesitate to check the credentials of a salesperson or public official.
- Check out the company with the Ministry of Consumer and Business Services or the Better Business Bureau and ask for assistance.
- No matter what this person tells you at the door, do not be in a rush. Take your time and be an educated consumer.

DOOR-TO-DOOR SALES

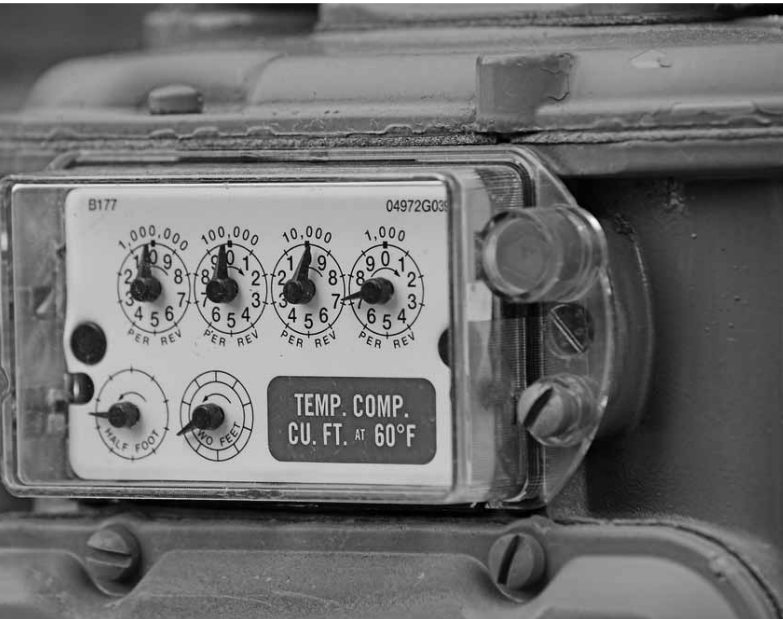
Many door-to-door sales are not legitimate. Provincial laws protect you against quick sales at your door.



PREVENTION TIPS

- Ask to see the salesperson's identification and licence or registration. Take note of their name as well as the name and address of the company.
- Before purchasing a product or service, call local stores who sell the same merchandise and compare prices.
- Don't be pressured into buying anything. Watch for signs such as: an offer of a "free gift" if you buy a product and an offer that is only good for one day.
- Ask the salesperson to leave as soon as you feel threatened or intimidated. Don't leave the person unattended.
- Report the incident to the police if you are suspicious.
- Your province/territory may give you a specified number of days during which you can cancel a contract you make with a door-to-door salesperson. Please contact your local consumer protection agency for further information.

FRAUD AND SCAMS



PUBLIC UTILITY IMPOSTER SCAM

You receive a knock at the door and are confronted by two people. They claim to be from one of the Public Utility Company's inspection services. Once they are in the house, one will have you accompany him to the in-home service location (gas-meter, water-meter or electrical panel usually located in the basement). The other will ask to use the washroom, the telephone or merely wait upstairs. These people may not be utility inspectors. They may be thieves searching your house for valuables, medication and information about you. Quite often when they leave the home, the theft goes undetected for a long period of time. Could you tell if part of your medication or some of the money from your purse/wallet was missing?

PREVENTION TIPS

- Always be especially cautious if there is more than one person at your door.
- Demand identification at the door. Carefully check the identification and, if in doubt, DO NOT LET THEM IN.
- Call the public service department of the utility company and confirm the identity of the apparent inspectors.
- Never leave anyone alone in your home. Tell them they can use the telephone or washroom somewhere else.
- Do not hesitate to check the credentials of a public official.

CHARITY SCAMS

The caller appears to be soliciting for what is clearly a worthy cause, although you do not recall ever hearing the exact name of the charity before. Many scams are successful because the name of the charity being used in the scam is similar to an easily recognized charity or event.



PREVENTION TIP

There are so many charities that it is almost impossible to know them all. Do not try. True charitable causes are worthwhile and should be supported. They are frequently listed in the telephone book. Arrange to have your contribution delivered to them directly or ask them to mail you a donation envelope. Using this approach ensures that your donation goes to the charity you wish to support. **DO NOT SEND MONEY TO AN UNKNOWN CHARITY.**

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THE LOTTERY SCAM

The caller wants you to be a part of a special group that is buying a large number of lottery tickets. This will better your chances of winning. These are usually foreign lotteries. They sometimes claim to be able to decrease the odds from millions to one down to as low as six to one, making you almost a winner.

PREVENTION TIP

No matter what the caller says, the odds per ticket remain the same, usually millions to one. Your community benefits only from lotteries based in your province. **DO NOT BUY LOTTERY TICKETS FROM A TELEPHONE SOLICITATION.**

FRAUD AND SCAMS

FREE VACATION SCAMS

The caller offers you incredible savings and sometimes even free travel or accommodation to popular destinations. Certificates are issued in your name representing a reservation.

PREVENTION TIP

You do not get something for nothing. If you try to take advantage of this golden opportunity, you will undoubtedly end up paying the original cost of the vacation. Do not buy a vacation through a telephone sales pitch. When traveling, deal with a reputable agent.

THE PRIZE SCAM

The caller, or email, tells you that you have won a valuable prize or prizes but first you must submit a payment to cover such thing as taxes, transportation, customer's insurance, legal fees, etc.

PREVENTION TIP

When you're a winner, you do not have to pay for your prize. **DO NOT SEND THEM ANY MONEY IN ADVANCE.**

CHAIN-REFERRAL SCAMS

This scam offers you a commission for buying one item and selling additional ones to friends. Once you sell a certain quantity of product you will receive "bonus" money.

PREVENTION TIP

The products are usually over-priced and difficult to sell. The quantity of product you must sell in order to receive your "bonus" is usually never attainable.

MEDICAL FRAUD

Fake laboratory tests, miracle cures, and mail order clinics, etc . . . are other ways to defraud you. Unfortunately, there is no such thing as a miracle cure. Legitimate doctors and hospitals do not advertise through the mail.

If you suffer from a particular ailment, seek the advice and services of qualified medical practitioners. You should report phony



medical treatment being sold through the mail to your physician, local medical authorities or police.

BUSINESS OPPORTUNITIES

Most often, you are contacted by telephone or through a newspaper advertisement. The ads promise business opportunities and work-at-home schemes, which promise high profits after you send a substantial investment or registration fee.

PREVENTION TIP

A legitimate business would not require an investment or registration fee. Contact the Ministry of Consumer and Business Affairs or the Better Business Bureau.

AREA CODE SCAM

Individuals receive a message telling them to call a phone number with an 809, 284, 649, or 876 area code in order to collect a prize, find out information about a sick relative, etc. The caller assumes the number is a valid Canadian area code; however, the caller is actually connected to a phone number outside of the country, and charged international call rates. Unfortunately, consumers are unaware that they have been charged the exorbitant rates until they receive their bill.

PREVENTION TIP

- Return calls to familiar numbers only that contain recognizable area codes. You may call your phone service provider to check the area code location.
- Carefully read your telephone bill. Make sure that you only receive charges only from your service provider of choice and have authorized additional fees invoiced.

SCAMS AND FRAUD ONLINE...



Nowadays, people have the luxury to do their shopping, banking and employment search with the help of the internet, in the comfort of their own homes. The internet also allows people to search for businesses, auction items, communicate and play games among many other things.

However, along with this new technology comes new types of crime; here's how you can identify them.

FAKED E-COMMERCE WEBSITES

These E-commerce websites will try to sell you something and the offer will seem too good to be true. Set up to capture your

personal information, they will operate for a few weeks and then disappear.

PHISHING

Phishing is a general term for e-mails, text messages and websites created by criminals. They are designed to look like they come from well-known and trusted businesses, financial institutions and

government agencies in an attempt to collect personal, financial and sensitive information. It's also known as "brand spoofing" and "pharming".

AUCTION FRAUD

An online auction provides items for sale that may be bought by bidding on the items. Online auction frauds include

misrepresentation of an item, non-delivery of goods and services and non-payment for goods delivered.

ADVANCED FEE LETTER FRAUD (Nigerian, West African Letters)

The Nigerian letter scam is well known to many people around the world and is now being perpetrated via email. It usually involves a letter from a government official, or an officer of a Nigerian state business, who claims to have stolen millions of dollars and needs to get the money out of the country. The person claims they cannot use their own bank account to do this and asks to use yours. In exchange for this service, they offer to give you 10-35 percent of the money. Once the fraudster has your account number, they then withdraw money from your account.

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This scam comes in many forms and offers you tremendous return on your investment. You are asked to send money overseas to a certain bank account. You are then asked to invest more and more to avoid losing money on your investment. In all cases, the money is lost and unrecoverable. This scam is not restricted to letters or email from Nigeria, but all variations involve the same telltale signs of requiring money up front or access to your bank account.

MALICIOUS SOFTWARE

Malicious software comes in different forms such as viruses, worms, trojan horse programs, spyware and adware and can be transmitted by opening

e-mail, by accessing a website, by using infected media or by downloading infected programs such as games.

PREVENTION TIPS

- Take the necessary time to research prior to purchasing merchandise.
- Ignore a good offer when you cannot validate it.
- Immediately delete electronic messages.
- Always watch for unusual patterns and any discrepancies in the website's address or its web page.
- Remember that no taxes or fees are to be paid in order to receive a legitimate prize in Canada.
- When bidding online, read the online learning guide and security tips that may be available which may minimize the risk of becoming a fraud victim.
- Protect your computer by keeping your operating system and software packages up to date. Also use software such as anti-virus, firewalls, anti-spyware and anti-adware.

ALZHEIMER'S DISEASE



As we get older, we are increasingly exposed to diseases. Alzheimer's, a neurodegenerative disease, is a common one among older adults. Its first noticeable symptom is memory loss which becomes more pronounced with illness progression. Eventually, there is also cognitive impairment in the domains of language, skilled movements, recognition and decision-making and planning.

Moreover, people who have Alzheimer's are often known to wander. It is a direct

result of physical changes in the brain such as short term memory loss and the inability to reason and make judgment. While wandering is not a harmful behaviour in itself, it can expose an older adult to such dangers as traffic or unsafe weather conditions.

If you or someone in your care has been diagnosed with Alzheimer's, register yourself or the person in question with Safely Home-Alzheimer Wandering Registry. It assists police in finding the person who is lost and safely returning her home. This is a nationwide program developed by the Alzheimer Society of Canada in partnership with the Royal Canadian Mounted Police. It provides an identification bracelet, a Caregiver Handbook, identification cards and annual updates to the registrant's file.

For further information regarding Safely Home or Alzheimer's disease in general, please refer to the contact list provided at the end of this booklet.

One way to protect yourself and your assets is through the use of a Power of Attorney. A Power of Attorney is a legal document which empowers a person or persons of your choice to act on your behalf for financial or personal care decisions. You may give a Power of Attorney for Property if you want someone to help you manage your finances. A Continuing Power of Attorney for Property allows the chosen person to go on acting for you if you become mentally incapable of managing your property.

The naming of a person in a Power of Attorney document is important and that person should be of your choosing. It can be a relative, a friend or a professional you trust. The person you have appointed is required to act in your best interest and should keep an accurate account of money transactions.

A Power of Attorney for Personal Care enables the person you choose to make personal care decisions for you such as health care, personal hygiene, nutrition, shelter, clothing and safety. It only takes effect if you become incapable of making some or all of these decisions for yourself. Powers of Attorney Kits are commercially available. You may also wish to contact a lawyer of your own choosing to assist you when completing these documents.

FUNERAL PLANNING

The loss of someone you love is very traumatic and while you are coping with the grief in these difficult times, someone may be looking to take advantage of the situation. Posting obituaries and funeral times are a normal part of funeral planning but it also announces that no one will be home and that it may be the perfect opportunity to steal unused medication and valued possessions. Be aware and if possible, ask someone to stay in your home when you are away at the funeral.

WILLS

A will is one of the most important documents you will ever write. It is your opportunity to record your wishes for the dispersal of your property in the event of your death. If your children are minors, you may stipulate who you wish to be their guardian in your will. You can also record your wishes for your pet. A potential guardian should be asked beforehand if they are willing to take on the responsibility for children or pets.

It is best to use the services of a lawyer of your own choosing when making out a will. All documents should be read and understood before you agree to sign them. If you have been forced or coerced into signing a will or any other document, contact your local police.

PROGRAMS AND SERVICES

A secure environment takes more than locks and lights. It involves working with your neighbours and the local police in identifying community problems and implementing programs and services to create a safer and more secure environment.

Contact your police department in order to obtain information on programs available in your area and to provide suggestions for new initiatives.

This booklet provides general safety and security information for the prevention of crime and your well being. Isolation, media sensationalism, physical and social changes in one's life can lead to a heightened sense of vulnerability. By becoming involved in your community and participating in crime prevention programs, you can reduce your sense of vulnerability.

There is evidence that some people who have been victimized are too embarrassed to report the incident to the authorities. For your own well-being and to help others from becoming victims, if you have been victimized (or think you have been) **REPORT THE CIRCUMSTANCES IMMEDIATELY TO YOUR LOCAL POLICE DEPARTMENT.**

Additional information on your safety and security can be obtained from the references provided at the end of this booklet or by contacting your local police department.

CONTACTS

- **Alzheimer Society of Canada**
20 Eglinton Ave. W., Ste. 1200
Toronto ON M4R 1K8 Canada
Tel: (416) 488-8772
Toll-free: 1-800-616-8816 (valid only in Canada)
Fax: (416) 488-3778
Email: info@alzheimer.ca
- **Canada's Office of Consumer Affairs Industry Canada**
235 Queen Street, 6th Floor
Ottawa ON K1A 0H5 Canada
Tel: (613) 946-2576
Fax: (613) 952-6927
Email: consumer.information@ic.gc.ca
Information for consumers, businesses and researchers regarding communications, consumer products, consumer services, environment, food, fraud/deceptive practices, government services, health, housing, internet, money, safety, transportation, travel/tourism, etc.

CONTACTS

- **Canadian Council of Better Business Bureaus**
2 St. Clair Avenue East, Suite 800
Toronto ON M4T 2T5 Canada
Tel: (416) 644-4936
Fax: (416) 644- 4945
Email: ccbbb@ccbbb.ca
- **Canadian Anti-Fraud Centre**
Box 686 North Bay, Ontario P1B 8J8
Toll free: 1-888-495-8501
Toll free fax: 1-888-654-9426
E-mail: info@antifraudcentre.ca
- **Financial Consumer Agency of Canada (FCAC)**
Tel: 1-866-461-3222
(TTY 613-947-7771, or 1-866-914-6097)
Website: fcac.gc.ca
With educational materials and interactive tools, FCAC provides objective information about financial products and services and informs consumers about their rights and responsibilities when dealing with banks and federally regulated trust, loan and insurance companies.
- **Mastercard Canada - Lost or stolen cards**
Canada: 1-800-307-7309
- **Visa Canada - Lost or stolen cards**
Immediately contact the financial institution that issued your card to report the loss or theft and arrange for a replacement card to be mailed to you.

USEFUL WEB LINKS

- **RCMP Scams & Fraud**
<http://www.rcmp-grc.gc.ca/scams-fraudes/index-eng.htm>
- **Canadian Anti-Fraud Centre**
<http://www.antifraudcentre.ca/>
- **Canadian Association of Internet Providers**
<http://www.cata.ca/Communities/caip/>
- **Canadian Banker's Association**
<http://www.cba.ca/>
- **Canadian Council of Better Business Bureaus**
<http://www.bbb.org/canada/>
- **Canadian Health Care Anti-Fraud Association**
<http://www.chcaa.org/>
- **Canadian Revenue Agency**
<http://www.cra-arc.gc.ca/>
- **Service Canada**
<http://www.servicecanada.gc.ca/>
- **Seniors Canada**
<http://www.seniors.gc.ca>
- **Interac Association**
<http://www.interac.ca/>
- **Internet Scambusters**
<http://www.scambusters.org/>