



Seniors' Guidebook

to Safety and Security



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**SENIORS' GUIDEBOOK
TO SAFETY AND SECURITY**

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

The RCMP is committed to reducing these incidents against seniors and by working in partnership with the 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.

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.



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

AWAY FROM HOME



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 STREET



If street crimes (purse snatching, robberies, assaults, etc.) are a problem in your neighbourhood, there are ways in which you can reduce the risk of becoming a victim.

PREVENTION TIPS

- Walk only in well-lit areas.
- Do not burden yourself with packages and a bulky purse or shoulder bag.
- 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 unfamiliar areas.
- Report problem areas to police. The police welcome the information and can also advise you of prevention methods.



There are some common-sense rules that motorists should follow under certain conditions. Rely on your judgment and assessment of the situation to tell you what you should do.



PREVENTION TIPS

- Remember to 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.
- 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;
- Raise the hood of your vehicle;
- Then stay in your car with all doors locked and windows rolled up;
- Wait for help to come to you - a patrolling police car or another motorist;
- Should a passing motorist stop, stay in your car and ask him/her to send help back to you.

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.

Criminals often regard the elderly as easy targets for many kinds of crimes.

Every elderly person should be aware of these crimes and know how to prevent them.

I. CON GAMES AND “SWEET TALK” CRIMES

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.

SUGGESTIONS

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



BANK INSPECTOR FRAUD

The phoney 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.

SUGGESTIONS

- 1 DO NOT give out financial or personal information over the telephone or internet.
- 2 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.
- 3 Immediately call your bank manager or someone known to you at your bank and notify him/her of what has happened.
- 4 Contact your local police and report this incident.



DOOR-TO-DOOR SALES

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

SUGGESTIONS

- 1 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.
- 2 Before purchasing a product or service, call local stores who sell the same merchandise and compare prices.
- 3 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.
- 4 Ask the salesperson to leave as soon as you feel threatened or intimidated. Don't leave the person unattended.
- 5 Report the incident to the police if you are suspicious.
- 6 Make note that every province and territory gives you a specified number of days during which you can cancel a contract you make with a door-to-door salesperson. Contact your consumer affairs office for further information.



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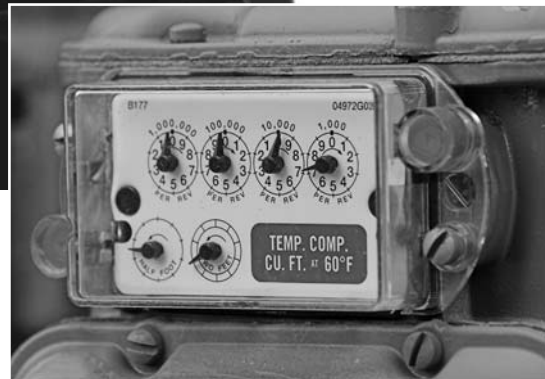
Don't be fooled. This is not your lucky day unless you simply say "NO THANKS" and shut the door.

.....

The person at the door seems genuine and will tell you he/she just happened to be in the area. He/she will also tell you, he/she has a crew of workers and material so he/she can give you a special deal. Con artists will offer any service whether you need it or not. He/she will offer "special senior discounts" and charge amounts exceeding three to four times fair market prices. These individuals will appear friendly and knowledgeable. Be assured, their true intention is to convince you to sign a contract and to line their own pockets, while they politely empty yours.

SUGGESTIONS

- 1** Be wary of people arriving at your door claiming to be "in the neighbourhood" offering "seniors' discounts today only". If the deal is good today, it will be good tomorrow.
- 2** Demand a few days to think about the deal. The law states that if you, as the buyer, negotiate a contract in a place other than the vendor's permanent place of business, you may cancel that contract by giving written notice to the vendor within 10 days of receiving your copy of the contract. Contact your lawyer or the Ministry of Consumer and Business Services for more information.
- 3** Never sign a contract until you and your lawyer, banker or other expert have thoroughly read it.
- 4** Make sure the senior's discount is legitimate. Find out through other contractors the legitimate price of the work being offered. Then you will know if you are getting a discount.
- 5** Ask for and check references.
- 6** Ask for an estimate. Call around and get at least two other estimates.
- 7** Do not hesitate to check the credentials of a salesperson or public official.
- 8** Check out the company with the Ministry of Consumer and Business Services or the Better Business Bureau and ask for assistance.
- 9** No matter what this person tells you at the door, do not be in a rush. **Take your time and be an educated consumer.**



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?

SUGGESTIONS:

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

II. TELEMARKETING SCAMS

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.

RESPONSE

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.**



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.

RESPONSE

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 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.

RESPONSE

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

III. ONLINE SCAMS / INTERNET FRAUD



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 ads, research, auction items, communicate and play games among many other things.

However, along with this new technology comes a new type of crime which includes faked E-Commerce websites, phishing, pharming, prize pitches, auction fraud and malicious software. Here's how you can identify them.

FAKED E-COMMERCE WEBSITES

These E-commerce Web sites 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

They are electronic messages that will mislead people into providing personal information. Often, people will be redirected to a fraudulent copy of a legitimate website and will be told that they are at risk of being victim of identity theft if they do not follow the provided link. The information provided will be used to gain financial advantages and hide criminal activities of others in your name.

PHARMING

Also known as DNS poisoning, pharming is caused by a corruption of the DNS that direct the user of the computer to the requested website. Therefore, it allows the hacker to redirect a legitimate website's traffic to a corrupt website.

PRIZE PITCHES

They are prize notifications through e-mail which would lead you to believe that he/she must pay a series of bogus taxes or fees in order to collect their prize. The person would also be led to believe that he/she has to purchase a product or service to receive their prize.

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.

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.

IV. OTHER FRAUDS AND SCAMS

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.

RESPONSE

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.

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.

RESPONSE

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

NIGERIAN LETTER SCAMS

The Nigerian letter scam is well known to many people around the world. This scam is now being perpetrated through the internet via email. The scam comes in many forms and 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 cannot use his own bank account and therefore asks you to send money from your bank account after which he gives you 10-35 percent of the money in exchange for this service. Once the fraudster has your account number, he then withdraws money from your account.



There are many variations of this scam. Such scams offer 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 any more but all involve the same telltale signs. The scam either requires up front money or access to your bank account.

CAUTION!

Never give out your bank account or other financial or personal information and never advance any funds up front.



TIPS TO PROTECT YOURSELF

- Never lend your bank or credit cards to anyone. Memorize your Personal Identification Number (PIN) and do not carry the password with you.
- Keep your Social Insurance Number (SIN) and birth certificate in a safe place, not your wallet.
- Compare your credit card receipts to your monthly statement. Be careful about giving your credit card number over the telephone.
- Get three written estimates from separate companies for all construction or repair work.
- Do not give out personal information over the phone, unless YOU initiated the call.
- Shred all personal records and statements before throwing them out.
- Do not respond to unsolicited e-mails or pop-up windows from the internet.
- Only deal with internet service providers that you know. Don't be pressured into buying any offers made by unsolicited calls. Don't be afraid to say no.
- Take your time making sales decisions. Don't be pressured by sales people.
- If you're approached with an investment opportunity, verify the seller's credentials. If it sounds too good to be true, it probably is!!! Avoid "get rich quick" schemes.
- Be careful when signing contracts. Read the fine print and if you do not understand, ASK. It may be appropriate to have a family member, friend or lawyer representative review it first.
- 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.

CAUTION!

Common expressions used by Con Artists

Cash only
Last chance!
Today only!
Limited offer!
Too good to pass up!
Something for nothing

Free with...
Just between you and me
Easy buck
Double your money
You have won!

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.

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.

If you believe you have fallen victim to a telemarketing scam, call and report the incident to your local police.

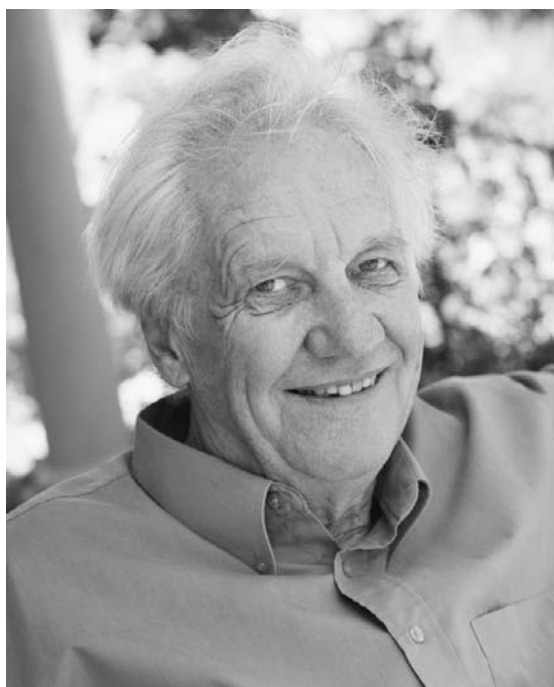


*When you are not careful with your money,
it can seem like you are throwing it away
for anyone to take.*

ALZHEIMER

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.



Fortunately, wandering can be managed by determining what may be contributing to the behaviour. A person with Alzheimer's may wander if they are too hot or too cold, hungry, in pain or if they are trying to recreate a situation from their past.

As a caregiver, partner or family member, you could ask yourself if there is a pattern to the behaviour, if the wandering appears aimless or confused and if there is a particular purpose to the wandering. Here are descriptions of different types of wandering which could help you in identifying reasons for the behaviour:



TYPES OF WANDERING	POSSIBLE REASONS
<p>Aimless wandering (non-focused walking with little or no destination)</p>	<ul style="list-style-type: none"> <input type="checkbox"/> Person is bored <input type="checkbox"/> Person needs to exercise <input type="checkbox"/> Person is feeling stress or physical discomfort
<p>Purposeful wandering (goal-oriented)</p>	<ul style="list-style-type: none"> <input type="checkbox"/> Person is searching for something <input type="checkbox"/> Person is trying to return to familiar surroundings from her/his past <input type="checkbox"/> Person is looking for security and reassurance in her/his life <input type="checkbox"/> Person is needing something physically, physique, such as food or using the washroom
<p>Night-time wandering</p>	<ul style="list-style-type: none"> <input type="checkbox"/> Person has broken sleep patterns and experiences restlessness and disorientation <input type="checkbox"/> Person is confused about time, which makes her /him unaware of the differences between night and day
<p>Industrious wandering (Repetitive behaviour)</p>	<ul style="list-style-type: none"> <input type="checkbox"/> Person has a need to keep busy (she/he may continue habits or recreate schedules or routines establishes long ago)

STRATEGIES TO HELP MANAGE WANDERING



1 Allow safe wandering by having a fenced backyard, placing locks on doors to the outside where he/she cannot reach or see them or a bell or alarm that signals when the door is opened, having a safety gate across doors or stairs or placing a sound-sensitive monitor in the same area as the individual to keep track of his/her whereabouts in the house.

2 Change the conditions of the person's environment if you notice that the wandering happens consistently in reaction to heat, cold, noise, fear of the dark, etc.

3 Develop meaningful activities such as simple chores or helping with household duties. Also consider his/her past skills and interests when presenting activities and try new activities when the person shows signs of boredom.

4 Try to get the person into a regular exercise program such as walking or taking her to the mall. Regular exercise could use up her energy and make her sleep better.



5 Remove or hide items that trigger a desire to go outside such as keys and jackets. Also consider decorating or covering doors so that they do not appear to be doors.



6 Provide the person with visual cues so that it will prevent them from becoming confused or lost. For example, give her/him a sense of comfort and belonging by decorating her/his environment with familiar objects, pictures and furniture. Also consider placing labels on doors and in rooms in order for them to easily find their way through the house. Reduce disorientation by leaving a light on in the hallway or placing an illuminated clock by the bed.

7 Keep records of times of wandering, patterns and cues with the help of a diary log. This will be helpful in understanding the person's wandering behaviour and coming up with solutions.

8 Establish community contact by letting neighbours know about the potential of the person with Alzheimer's. Ask them to call you if they suspect that the individual is wandering.

9 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, please refer to the contact list provided at the end of this booklet.

POWERS OF ATTORNEY

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.

The Office of the Public Guardian and Trustee has produced a Powers of Attorney Kit that can assist you in appointing someone to make these decisions. Other Powers of Attorney Kits are also commercially available. You may also wish to contact a lawyer of your own choosing to assist you when completing these documents.

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. You cannot be forced to sign a will.

If you have been forced or coerced into signing a will or any other document, contact the police or the Advocacy Centre for the Elderly (Legal Aid web site).

CAUTION!

All documents should be read and understood before you sign them.

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.



CONCLUSION

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

Website: www.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

Website: <http://consumer.ic.gc.ca/epic/internet/inoca-bc.nsf/en/home>

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

Website: www.cccbbb.ca

Ministry of the Attorney General (The Office of the Public Guardian and Trustee)

McMurtry-Scott Building

720 Bay Street, 11th Floor

Toronto ON

M5G 2K1

Canada

Tel: (416) 326-2220 or 1-800-518-7901

Telecommunications device for the deaf (TDD/TTY): (416) 326-4012

Fax: (416) 326-4007

Website: <http://www.attorneygeneral.jus.gov.on.ca/>

Reporting Economic Crime On-Line (RECOL)

Toll Free telephone support: 1-888-495-8501

Online reporting: <http://www.recol.ca/>

USEFUL WEB LINKS:

Canadian Association of Internet Providers (CAIP):

<http://www.caip.ca/index2.htm>

Canadian Banker's Association:

<http://www.cba.ca/>

Canadian Council of Better Business Bureaus:

<http://www.ccbbb.ca/>

Canadian Health Care Anti-Fraud Association:

<http://www.chcaa.org/>

Canadian Revenue Agency:

<http://www.cra-arc.gc.ca/>

Government of Canada - I.D.:

<http://www.servicecanada.gc.ca/>

Internet Fraud Complaint Center (USA):

<http://www.ic3.gov/>

Replacing Lost or Stolen Identification:

http://www.gov.on.ca/ont/portal!/ut/p/.cmd/cs/.ce/7_0_A/.s/7_0_252/_s.7_0_A/7_0_252/_/en?docid=004542

SeniorBusters:

http://www.phonebusters.com/english/stopit_seniorbusters.html

Interac Association:

http://www.interac.org/en_n1_50_protectyourpin.html

Canadian Association of Retired Persons Search Scams:

<http://www.50plus.com/Money/recent.cfm?section=Money&CatID=258CA862-300A-11D5->

Canada's Office of Consumer Affairs:

<http://consumer.ic.gc.ca/epic/internet/inoca-bc.nsf/en/home>

Public Safety Canada: Fraud and Identity Theft:

http://www.safecanada.ca/identitytheft_e.asp

Visa Canada:

<http://www.visa.ca/en/personal/lostcard.cfm>

Master Card Canada

<http://www.mastercard.com>

Internet Scambusters:

<http://www.scambusters.org/>

