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PROTECT YOURSELF BE AWARE OF FRAUD

HEALTH AND MEDICAL SCAMS - CHARITY SCAMS

Every year, Canadians lose millions of dollars to the activities of scammers who bombard us with online, mail, door-to-door and telephone scams.

In the last few months the number of scamming attempts across the riding has increased significantly. My hope is that by sending information out to my constituents, you will be able to stay on top of scams, inform yourself on how to recognize the various types of scams and protect your personal information by visiting the links I have provided for you on the back.

Scammers target people of all backgrounds, ages and income levels. Scammers are imaginative and manipulative. They are experts in extracting personal information from their unknowing victims. Below you will find some information that will debunk some common myths. This should help minimize your chances of being scammed.

Remember, if you spot a scam, or have been scammed, don't be embarrassed to get help. Ensure you have contacted your local police for assistance.

Sincerely

/ Jamie Schmale Member of Parliament

GOLDEN RULES

- Do not rely on glowing testimonials: find solid evidence of a company's success.
- Do not hand over money or personal information, or sign anything until you
 have done your homework and checked the credentials of the company that
 you are dealing with.
 - Always get independent advice if an offer involves money, personal information, time or commitment.
- There are no guaranteed get-rich-quick schemes—sometimes the only people who make money are the scammers.

INFORMATION -HEALTH AND MEDICAL SCAMS-

Medical scams prey on human suffering. They offer solutions where none exist or promise to simplify complex health treatments.

Miracle cure scams offer a range of products and services that can appear to be legitimate alternative medicines, usually promising quick and effective remedies for serious medical conditions. The treatments claim to be effective against a very wide range of ailments and are often promoted using testimonials from people who have used the product or service and have been "cured".

Fake online pharmacies use the internet and spam emails to offer drugs and medicine at very cheap prices and/or without the need for a prescription from a doctor. If you use such a service and you actually do receive the products in response to your order, there is no guarantee that they are the real thing.

Weight loss scams promise dramatic weight loss with little or no effort. This type of scam may involve an unusual or restrictive diet. It might also include products such as pills, patches or creams. They will claim to help you "lose weight in your sleep".

PROTECT YOURSELF: Never commit to anything under pressure.

ASK YOURSELF: Is there really a miracle cure, wouldn't my healthcare professional have told me?

WERE YOU A VICTIM?

If you believe you may be the victim of fraud or have given personal or financial information unwittingly, contact your local police service.

HELPFUL LINKS

Canadian Anti-Fraud Centre www.antifraudcentre.ca

The Competition Bureau's Information Centre www.competitionbureau.gc.ca

Canadian Consumer Handbook on the Office of Consumer

Affairs
www.consumerhandbook.ca

Canadian Council of Better Business Bureaus www.ccbbb.ca

> Canadian Revenue Agency www.cra-arc.gc.ca

Produced using excerpts from "THE LITTLE BLACK BOOK OF SCAMS—THE CANADIAN EDITION" by the Competition Bureau of Canada