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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

-CHARITY SCAMS-

Charity Scams take advantage of people's generosity and kindness by asking for donations to a fake charity or by impersonating a real charity. They involve scammers collecting money by pretending to be a real charity. The scammers can approach you in many different ways—on the street, at your home, over the phone, or on the internet. Emails and collection boxes may be even marked with the logos of genuine charities.

Often, the scammer will exploit a recent natural disaster or humanitarian crisis that has been in the news. Other scammers play on your emotions by pretending to be from charities that help children who are ill. Scammers can try to pressure you to give a donation and refuse to provide details about the charity, such as their address or their contact details. In other cases, they may simply provide false information.

Not only do these scams cost people money; they also divert much needed donations away from legitimate charities and causes. All registered charities in Canada are overseen by the Canadian Revenue Agency and listed in its database <http://www.cra-arc.gc.ca/chrts-gvng/lstngs/menu-eng.html>. If the charity is genuine and you want to make a donation, get the charity's contact detail from the phone book or trusted website. If you do not want to donate any money, or you are happy with how much you may have donated to charities already, simply ignore the email or letter, hang up the phone, or say no to the person at your door. You do not have to give any money at all.

If a charity is offering to provide a tax receipt in an amount that is higher than your donation, recognize that this is an unlawful practice and report it.

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.cbobb.ca

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