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PROTECT YOURSELF BE AWARE OF FRAUD

-SERVICE SCAMS - JOB/EMPLOYMENT 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

-JOB/EMPLOYMENT SCAMS-

Job/employment scams target people looking for a job. They often promise significant income—sometimes they even guarantee it—for little or no effort.

Work-from-home scams are often promoted through spam emails, ads online or in a newspaper. Most of these advertisements are not real job offers. Many of them are fronts for illegal money-laundering activity or pyramid schemes.

A guaranteed employment or income scam claims to guarantee you either a job or a certain level of income. The scammers usually contact you by spam email and the offers often involve the payment of an up-front fee for a “business plan”, certain start-up materials or software.

There are a range of scams promoted as business opportunities. You may be required to make an upfront payment (for something that does not work or is not what you expected) or to recruit other people to the scheme.

PROTECT YOURSELF: There are no shortcuts to wealth—the only people that make money are the scammers. Don't make any decisions without carefully researching the offer. Seek independent advice before making a decision.

ASK YOURSELF: Did I get all the details in writing before paying or signing anything?

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.cbccc.ca

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