

Be a Savvy Senior

Fraud Protection Strategies for Seniors in the Home

fact sheet 2

Con artists use your strengths against you. They target seniors because you are perceived as trusting, well mannered, and financially comfortable.

Be savvy about fraud: Spot it. Stop it.

Mail Scams

Amir gets a letter in the mail telling him he has won a prize in a lottery. He will receive one of two brand new cars if he sends only \$49 to the address listed on the letter! He doesn't remember entering a contest or a lottery—but he's not sure. He knows that his daughter really could use a new car. Surely sending a letter to the address, or calling them asking them for more details, couldn't hurt...

SPOT IT!

- The letter is from someone or some organization that you don't know
- The letter says you have "won a prize", a "sweepstakes" or a "lottery"
- The letter says you have inherited money from someone you don't know
- A fake cheque might be enclosed
- You are asked to transfer funds, send a cheque, or call a number right away!
- The letter says you will get a lot of money if you send a smaller amount in to cover "legal fees" or "taxes"

STOP IT!

- Remember: you can't win a contest you didn't enter, or a lottery if you don't buy a ticket!
- Even if you are not sure if you entered a lottery or sweepstakes, remember: no real lottery or sweepstakes is allowed to ask you for money to collect your "prize"
- You do not pay funds to receive a real inheritance. A real executor or trustee can provide you with the will, and any court documents.
- There is no such thing as "free money" coming in the mail. The cheque is fake.
- When a con artist "hooks" you even one time you are targeted non-stop afterwards
- Contact Canada Post to stop the delivery of junk mail to your home

Don't pay to win or inherit money.

Never send money to someone you don't know or don't trust
Remember: if it sounds too good to be true, then it probably is.



Bogus Contractor Scams

Carmela answers the door to see two men in work overalls. One of them tells her that they were doing some work in the neighbourhood and noticed that her roof looks damaged. The man says the situation is dangerous, and that the roof needs to be repaired straight away. He says his company offers a “special deal” to seniors but the rate will go up very soon. Carmela’s roof was replaced five years ago, but there was a big windstorm last winter, and she hasn’t been up there to see the damage for herself. Carmela asks for a business card. The man gives her a card with a cell number and no address. If she books the roof repair now and gives him a down payment for the materials he can get started right away—at the “special offer” rate.

SPOT IT!

- Told it is a “great deal”—only if you book right away! Limited time offer!
- Contractor asks you for money up front
- No address on business card
- No listings in the phone book, on the internet or with the Better Business Bureau
- You are being pressured to sign a contract on the spot
- No trustworthy references for you to talk to or previous work sites to visit

STOP IT!

- Stick with contractors you have worked with before and trust
- Ask people you trust for competing referrals
- Get three quotes and shop around for the best rates
- Check out the contractor’s online ratings on contractor consumer review sites
- Visit previous work sites if possible
- Refuse to sign any contracts “at the door”. Review contracts carefully and with advice.
- Reputable companies will never pressure you. You have the right to take as much time as you need to consider a contract.
- Pay for work done only after it is completed and all debris is removed

Trust your gut: when in doubt—reach out.

**Don’t let yourself be pressured into making a snap decision.
Reflect. Research the business. Consult someone you trust.**



To report frauds and scams, call:

1. Your local police force or RCMP attachment, or
2. The Canadian Anti-Fraud Centre at 1.888.495.8501

More **Savvy Fraud Protection Strategies** available at: www.bcli.org/be-savvy

