

# BEN LOBBMP

## HURON-BRUCE



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## Dear Constituents,

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

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 provide for you on the back.

Scammers target people of all backgrounds, ages and income levels. Scammers are imaginative and manipulative. They know how to push your buttons to produce the response they want. Below you will find some pointers to remember to help you beat the scammers.

Remember, if you spot a scam, or have been scammed, don't be embarrassed to get help. Please call my Goderich or Port Elgin office for assistance.

Sincerely,

A handwritten signature in black ink that reads "Ben Lobb".

Ben Lobb  
Member of Parliament,  
Huron-Bruce

## Debunking the Myths

- *There are short cuts to wealth that only a few people know:* This is not always true. Ask yourself the question: if someone knew a secret to instant wealth, why would they be telling their secret to others?
- *Scams involve large amounts of money:* This is not always true. Sometimes scammers target a large number of people and try to get a small amount of money from each person.
- *Scams are always about money:* This is not always true. Some scams are aimed at stealing personal information from you.
- *All internet websites are legitimate:* This is not always true. Websites are quite easy and cheap to set up. The scammers can easily copy a genuine website and trick you into believing it is legitimate.

# Information on Internet Scams

Many internet scams take place without the victim even noticing. You can greatly reduce the chances of being scammed on the internet if you follow some simple precautions.

- Scammers can use the internet to promote fraud through unsolicited or junk emails, known as spam. Even if they only get a handful of replies from the millions of emails they send out, it is still worth their while. Be wary of replying, even just to “unsubscribe”, because that will give a scammer confirmation that they have reached a real email address.
- Any email you receive that comes from a sender you do not know, is not specifically addressed to you, and promises you some benefit is likely to be spam.
- Scammers use a wide range of tricks to get their software onto your computer. They may trick you into clicking on a link or pop-up message in a spam email, or by getting you to visit a fake website set up solely to infect peoples computers. Scammers can easily copy the logo or even an entire website of a genuine organization. So don't assume an email you receive is legitimate. If the email is asking you to visit a website to “update” or “confirm” your account information, be skeptical.

## HELPFUL LINKS

### **Canadian Anti-Fraud Centre**

[www.antifraudcentre.ca](http://www.antifraudcentre.ca)

**The Competition Bureau's Information Centre**  
[www.competitionbureau.gc.ca](http://www.competitionbureau.gc.ca)

### **Canadian Consumer Handbook on the Office of Consumer Affairs**

[www.consumerhandbook.ca](http://www.consumerhandbook.ca)

### **Canadian Council of Better Business Bureaus**

[www.ccbbb.ca](http://www.ccbbb.ca)

### **Canadian Revenue Agency**

[www.cra-arc.gc.ca](http://www.cra-arc.gc.ca)

If you do not have access to a computer please contact my office for assistance

## Were you a Victim of Fraud?

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

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

[www.benlobb.com](http://www.benlobb.com)