

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 one of my offices for assistance.

Sincerely,

A handwritten signature in black ink that reads "Ben Lobb". The signature is written in a cursive, slightly slanted style.

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 Money Transfer Scams

Money transfer scams are on the rise. Be very careful when someone offers you money to help transfer their funds. Once you send money to someone, it can be very difficult, if not impossible, to get it back.

The Nigerian scam (also called the 419 fraud) has been on the rise in Canada since the early-to-mid 1990s. While many of these types of scams originated in Nigeria, similar scams have been started all over the world.

In these classic scams, you receive an email or letter from a scammer asking your help to transfer a large amount of money overseas. You are then offered a share of the money if you agree to give them your bank account details to help with the transfer. They will then ask you to pay all kinds of taxes and fees before you can receive your “reward”. You will never be sent any of the money, and will lose the fees you paid.

Residents of Huron-Bruce have also received threatening emails demanding the transfer of money to save their lives. For example:

Now do you want to LIVE OR DIE? Since all program has be made and draw to kill you.

Get back to me now if you are ready to pay some fees to spare your Life, \$8,000 is all you need to spend in this process you will first of all Pay \$3,000

While this email is intimidating, it is a scam. Please contact my office for assistance immediately.

PROTECT YOURSELF: If you have been approached by someone asking you to transfer money for them, it is probably a scam. Never send money, give credit card information or online account details to anyone you do not know and trust.

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

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.

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

www.benlobb.com