

BEN LOBBMP

HURON-BRUCE



Goderich
30 Victoria St. N
Goderich, ON
N7A 2R6
1-877-524-6560

Port Elgin
5101 Highway 21 S
Box 9, Site 4
Port Elgin, ON N0H 2C5
1-877-427-9399

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 contact one of my offices 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 Phone Scams

Phone scams can be difficult to recognize, especially when it comes to mobile phone scams. Be wary of somebody who talks as if they know you or of redialing a missed call from an unknown number—there may be hidden charges.

Text message scams work in a similar way, but through Short Message Service (SMS). Scammers send you a text message from a number you may not recognize, but it sounds like its from a friend—for instance: “Hi, it’s John. I’m back! When are you free to catch up?” if you reply you might be charged at premium rate for SMS messages (sometimes as much as \$4 for each message sent and/or received).

Be cautious of phone calls or text messages that promote contests or trivia. Scammers make money by charging extremely high rates for the messages you send via SMS. With trivia scams the first set of questions will be very easy. This is meant to encourage you to keep playing. However, the last one or two questions that you need to answer to claim your “prize” could be very difficult or impossible to answer correctly.

PROTECT YOURSELF: Do not call or text phone numbers that begin with ‘1-900’ unless you are aware of the cost involved, and carefully read all terms and conditions when texting short codes.

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 or one of my offices.

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

www.benlobb.com