



Hosted by :



Elder Abuse
Prevention
Ontario



CANADIAN NETWORK for
the PREVENTION of ELDER ABUSE
RÉSEAU CANADIEN pour la PRÉVENTION
du MAUVAIS TRAITEMENT des AÎNÉS

IT'S TAX TIME -- BEWARE OF TAX SCAMS

Thursday, March 20th

1 PM - 2 PM (ET)

10 AM - 11 AM (PT)


- ✓ Investment Scams
- ✓ Fraudsters' Tactics
- ✓ CRA Scam Alert
- ✓ Prevention Tips

SPEAKER



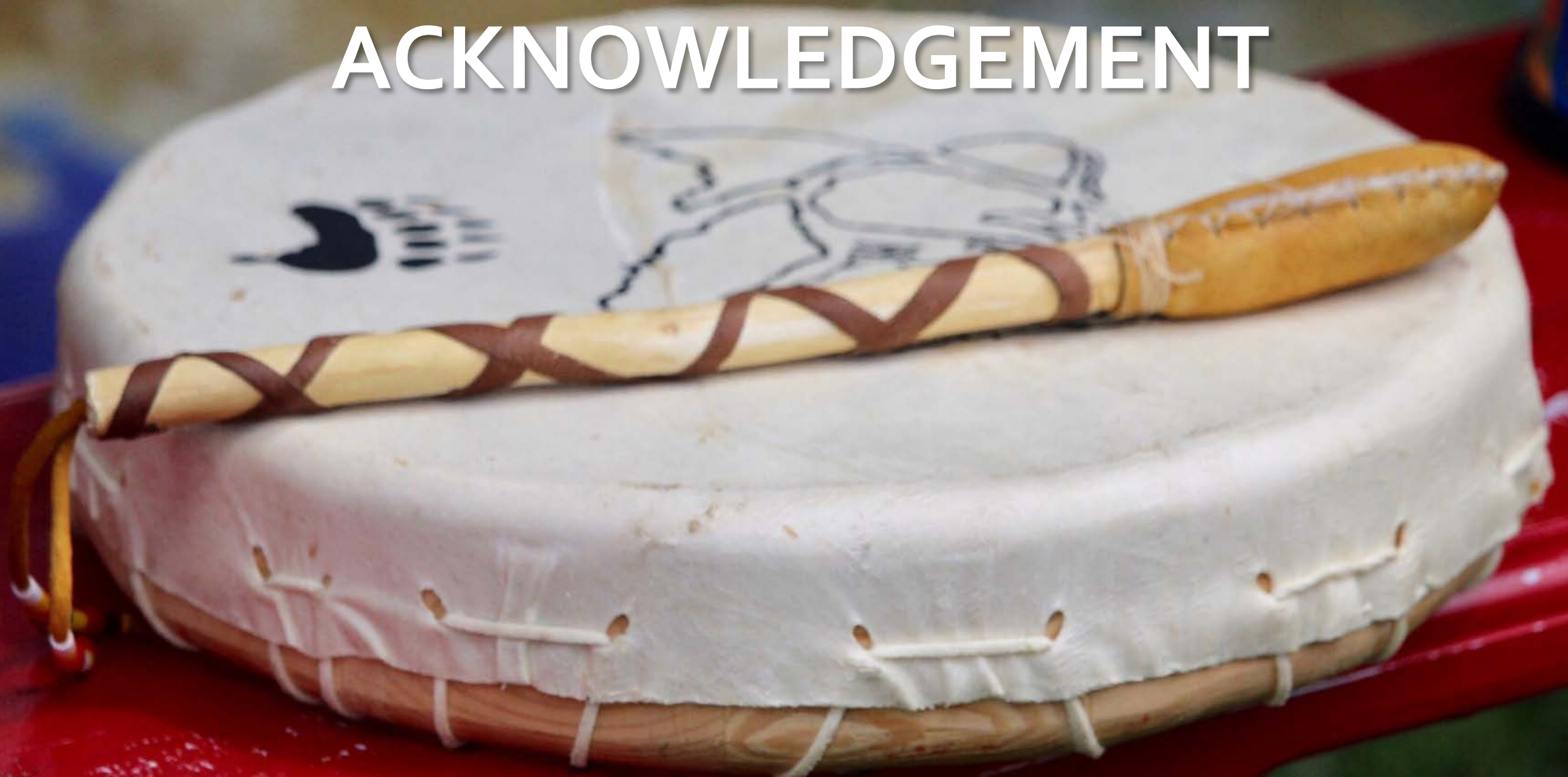
Stephanie Senecal

Senior Support Unit Coordinator,
Canadian Anti-Fraud Centre
Royal Canadian Mounted Police and
Ontario Provincial Police

Ontario 

Provided with ASL 

LAND ACKNOWLEDGEMENT



WEBINAR LOGISTICS

Communication

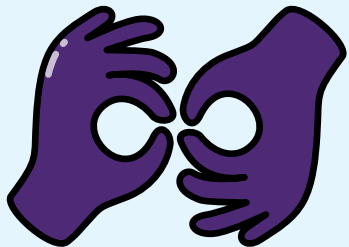


Microphones: All attendees will be muted during the webinar.

CHAT Box - Welcome to post comments during the session.

Q & A - Type your questions in Question/Answer Box and addressed after the presentation.

ASL



- **Image and name** (ASL Interpreter) on screen
- **Speaker /Gallery view:** Grid at top of right corner of screen - choose the layout you prefer on your screen
- **Closed Captioning:** Enable or Disable

WEBINAR LOGISTICS

Evaluation



Your feedback on knowledge gain from the session and suggestions for future topics is appreciated.

- Follow-up email with survey link

Recording



A recorded version of this webinar will be available on our EAPO and CNPEA websites.

Links and documents shared during the webinar will also be posted.

Respecting Privacy and Confidentiality



We appreciate there may be personal circumstances or issues which participants may wish to address. However, in keeping with our commitment to maintaining your privacy and confidentiality, today we will be answering general questions posed through the Q&A.

If someone wishes to discuss specific circumstances, we invite you to contact EAPO following this webinar to arrange for a confidential conversation so that we may further assist you.



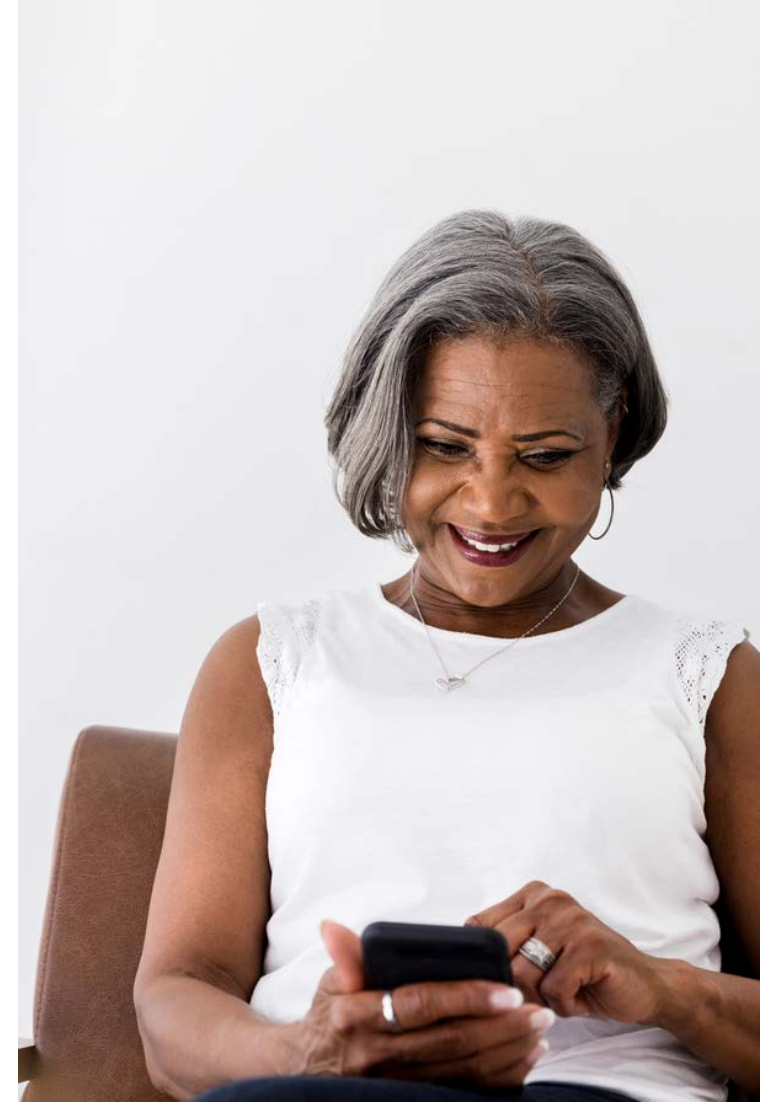
**Elder Abuse
Prevention
Ontario**

Vision

EAPO envisions an Ontario where ALL seniors are free from ageism and abuse, where human rights are advanced, protected and respected.

EAPO is mandated to support the implementation of Ontario's Strategy to Combat Elder Abuse.

Funded by the ON Government, under the Ministry for Seniors and Accessibility (MSAA)



STOP ABUSE –

SIMPLY PUT, WE ALL HAVE A ROLE TO PLAY

RESTORE RESPECT



Canadian Network For the Prevention of Elder Abuse

MISSION

The CNPEA works to improve awareness, supports, and capacity to develop a national coordinated approach to elder abuse and neglect. We promote the rights of seniors through knowledge mobilization, collaboration, policy reform and education.

VISION

All seniors in Canada have access to the services and supports necessary to lead a quality life in their communities and live without fear of violence or neglect.

@cnpea

www.cnpea.ca

Presenter



Stephanie Senecal

Senior Support Unit Coordinator,
Canadian Anti-Fraud Centre –
Royal Canadian Mounted Police and
Ontario Provincial Police

Stephanie is an OPP civilian member and the Senior Support Coordinator at the Canadian Anti-Fraud Centre.

She manages a team of senior volunteers who do call backs to senior victims of fraud, who input fraud data and who also do fraud prevention presentations to the public. Stephanie also presents on a regular basis and assists law enforcement with their senior victims of fraud.”

CAFC

CANADIAN
ANTI-FRAUD
CENTRE

WWW.ANTIFRAUDCENTRE.CA

CENTRE
ANTIFRAUDE
DU CANADA

WWW.CENTREANTIFRAUDE.CA



Canadian Anti-Fraud Centre Fraud Education Session

It's tax season!

Stephanie Senecal,
Community Support Team Coordinator



Royal Canadian Mounted Police
Gendarmerie royale du Canada



Competition Bureau Canada
Bureau de la concurrence Canada



Ontario Provincial Police
Police Provinciale de l'Ontario

Canada

CAFC

CANADIAN
ANTI-FRAUD
CENTRE

WWW.ANTIFRAUDCENTRE.CA

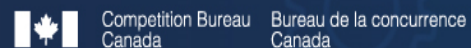
CENTRE
ANTIFRAUDE
DU CANADA

WWW.CENTREANTIFRAUDE.CA

Overview



- CAFC 101
- Solicitation Methods
- Tools of the Fraudsters
- Fraud Trends
- Passwords
- How to Report



Canada

Taxes returns

Change

- Direct deposit
- Mailing address
- Marital status
- Email



Solicitation Methods

- Direct Call
- Text Message
- Email
- Mail



The **Tools** of the fraudster

- Automated dialing and Robocalls
- Spoofing
- Search Engine Optimization
- Fake Website
- Urgency
- Stamps

Remote Access

If you believe you provided access in the past to protect yourself we recommend that you:

- bring your device to a technician to have it cleaned or
- download an application such as Seraph Secure

TeamViewer

AnyDesk

Ultraviewer



Identity Theft and Fraud

- Identity theft occurs when a victim's personal information is stolen or compromised.
- Identity fraud occurs when the fraudster uses the victim's information for fraudulent activity.

Extortion

Extortion happens when someone unlawfully obtains money, property or services from a person, entity or institution through coercion.



Extortion

A scammer claims to be an employee of either the Canada Revenue Agency or Service Canada. They state that you:

- have a compromised SIN number
- have an outstanding case against you
- owe back taxes
- have unpaid balances
- committed a financial crime
- They threaten that if you do not speak to them immediately, you'll be arrested, fined or even deported.
- The scammers may request payment via money service businesses, gift cards or Bitcoin.

Phishing/ Smishing

Phishing/Smishing messages will direct you to click a link to capture your personal and/or financial information.



Examples of Phishing

(CRA) Notice: We determined your annual entitlement based on the tax form submitted. Please visit below to complete your pending (GST/HST) entitlement of \$447.95. See: www.government-collect.com

Data rates may apply

canadian-benefit.gov@outlook.com Subj: 100001

Government Of Canada sent you \$540.00 (CAD) and the money is waiting to be deposited into your bank account.

Message:

Government Of Canada has started to sending out federal payment by e-Transfer. Click here to deposit your funds: federal-redirect.com

Reference number: CA2vSg6e

Data rates may apply



Service Scams

For a fee, a website offers services to help you:

- get a passport
- get a birth certificate
- book a driver's road test
- tax returns

Website may promise faster processing times or other guarantees.

No one can speed up the process.

Password security

- Use a password to log into all of your devices (phone, laptop, computer etc.)
- Never store your passwords on your devices or near your devices
- Never use the same password twice
- Utilize multi-factor authentication when available
- Change passwords twice a year
- Never share passwords



What is a strong password?

Create a passphrase

a combination of 4 or more random words with a minimum of 15 characters

OR

Create a password that contains

12 characters

Combination of upper and lowercase letters

Have a minimum of 1 number

Have a minimum of 1 special character (!@\$&*)



DO NOT

- Click on links within text messages or e-mails.
- Call a telephone number that was provided to you, use the number you are familiar with.
- Provide personal or financial information unless you are 100% sure it's a trusted source.
- Give access to your device to anyone
- Have faith in your caller ID or the e-mail address you see as it could be spoofed

The Government will NOT

- Ask for payment or pay a refund by gift cards, cryptocurrency or e-transfer.
- Ask for payment via text message or on social media.
- Threaten to deport or arrest you.
- Ask to secure your funds in a government secure account.
- Ask for personal information in an email or voicemail.
- Ask for your CRA EFILE username, password or authentication code.

How to Report Fraud

It's essential that victims and businesses report fraud to...

- Local Police
- The CAFC

1-888-495-8501

www.antifraudcentre.ca



The screenshot shows the Canadian Anti-Fraud Centre (CAFC) website. At the top, there is a navigation bar with the text 'Canadian Anti-Fraud Centre' on the left, a red maple leaf logo in the center, and the 'Canada' logo on the right. Below the navigation bar is a search bar with the word 'Search' to its right. The main content area has a dark blue header with four menu items: 'Browse scams', 'Protect yourself', 'Report fraud', and 'What to do if you're a victim'. Below this header, the page title is 'Report fraud and cybercrime'. Underneath the title, there is a section titled 'On this page' with a bulleted list of links: 'Reporting to the Canadian Anti-Fraud Centre' (with sub-links for 'Report online' and 'Report by phone'), 'Why you should report fraud and cybercrime', and 'Coming soon: new cybercrime and fraud reporting system'. The main body of the page contains several paragraphs of text providing information about reporting fraud and cybercrime, including instructions to contact local police and the CAFC.

This resource is designed to support fraud awareness efforts by providing educational materials and messaging to help protect Canadians from fraud.

The toolkit includes:

- New technology and fraud
- Most common frauds and statistics
- Warning signs and how to protect yourself
- Be cyber secure and fraud aware checklists

Fraud Prevention Month
#FPM2025



Questions?



CHECK CREDIT REPORT



Equifax and TransUnion

Request from each agency a copy of your credit report and then review it carefully to see if a scammer opened any accounts or incurred debt in your name. Also ask to put an alert on your credit report in case future scam attempts are made under your name.



Equifax : 1-800-465-7166
or www.equifax.ca



TransUnion : 1-800-663-9980 or
www.transunion.ca





Report to Government Agencies



Competition Bureau

Handles reports of misleading or deceptive marketing practices.

Call : 1-800-348-5358

Visit : www.competitionbureau.gc.ca or

Online form: online complaint form



Ministry of Government and Consumer Services

Inform so other people can be warned about the scam.

Call : 1-800-889-9768

Visit : www.ontario.ca/consumer



Canada Revenue Agency

You can call the CRA to confirm account and if any balance is actually owing.

Call : 1-800-959-8281

Visit : www.canada.ca/en/revenue-agency





Legal /Police Supports



Advocacy Centre for the Elderly (ACE)

A community based legal clinic for low-income senior citizens.

1-855-598-2656

www.advocacycentreelderly.org



ProBono Ontario - 30 mins Free Legal Advice Hotline, assistance with civil law matters in Ontario (no family law, immigration or criminal).

1-855-255-7256

www.probonoontario.org/hotline/



Serious Fraud Office Ontario

<https://sfo.opp.ca/>

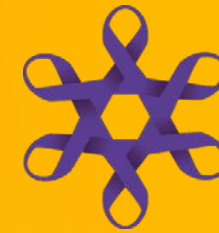
Responsible for investigating cases of serious fraud and complex financial crimes. The SFO provides an integrated approach where police and prosecutorial services work jointly in combating the significant challenge of serious fraud in Ontario by:

- Protecting the citizens of Ontario.
- Limiting losses suffered by victims.
- Recovering assets fraudulently acquired.





PODCAST



Elder Abuse
Prevention
Ontario

AGING VIBRANTLY



Conversations to
Empower Seniors



SUBSCRIBE



Visit: eapon.ca/podcast

EAPOO Resources

Cyber Security Tips for Seniors

Cyber security is the set of practices that you have in place to protect your devices and personal and financial information. Cyber criminals target individuals to gain information that they can exploit to steal money from you.

- Create unique, strong passphrases and passwords**
 - Use a passphrase, a series of at least four words and 10 characters in length.
 - Or use complex passwords with:
 - at least 12 characters
 - upper and lower case letters, numbers and symbols
 - Use a different password for every account.
- Limit sharing of sensitive personal information online**

Be careful what personal data you share online. Don't provide your birthdate, sex or any personal or financial information.
- Enable multi-factor authentication (MFA)**

MFA uses two or more different ways of verifying that you are who you say you are to add an extra layer of protection for your accounts and devices.
- Install software updates and patches**

Install software updates as soon as they are available for all of your connected devices.
- Protect your devices**

Install antivirus and anti-malware software on all your connected devices and keep this software up to date.
- Phishing. Don't take the bait**

Phishing is one of the most common factors that cyber criminals use to steal your information. Phishing messages go often sent as emails, text messages (known as smishing) or phone calls.

Beware: Phishing messages often pressure or threaten you to respond quickly.

Links: Don't open any link or attachment you're unsure of.

Delete any messages that seem too good to be true, too convincing or that you didn't enter.

Elder Abuse Prevention Ontario
 For more information: Elder Abuse Prevention Ontario, 416-925-7272 | www.elderabuseprevention.ca

RESOURCES: Canadian Anti-Fraud Centre, www.antifraudcentre-centreantifraude.ca; Government of Canada, www150.com.gc.ca

Online Dating & Romance Scams Tips for Seniors

1 Romance scammers use dating and social networking sites to contact their victims. They create accounts using stolen photos and fake stories that often suggest they work in the military, overseas or in business. They profess their love to gain victims' trust and eventually their money.

What are the signs?

Beware of:

- 01 Profiles that seem too perfect.
- 02 Someone you haven't met in person professes their love to you.
- 03 People who claim to be wealthy, but need to borrow money.
- 04 Any attempts to meet in person get cancelled.
- 05 A person who discourages you from talking about them to friends & family.

What to do:

- 01 Slow down. Don't send money or interact with someone you just met online and have never seen before in person.
- 02 Talk to a trusted friend or family member for their opinion. A friend or family member can give you valuable, objective feedback.
- 03 Ask them for a recent photo or do a video call. If the person is real, they should be open to sharing their real photo with you or by video call.
- 04 Don't share any compromising material that can be used to blackmail you.
- 05 Be very careful about how much personal information you share on social nets and dating sites.

STATISTICS

Over **\$50.3 million** Lost to romance scams in 2020

Reports: **1,135** Victims: **945**

For more information: Elder Abuse Prevention Ontario, 416-925-7272 | www.elderabuseprevention.ca

Resources: Government of Ontario, www.ontario.ca; Government of Canada, www150.com.gc.ca

Elder Abuse Prevention Ontario



Elder Abuse
Prevention
Ontario



EAPO
2025
CONFERENCE

ANNUAL VIRTUAL CONFERENCE 2025

Reporting, Disclosures and Ethical Responses to Elder Abuse



DATE & TIME


March 25th | 9am - 2 pm (ET)



REGISTER NOW

www.eapon.ca



Ontario 



Elder Abuse
Prevention
Ontario

Tax Talk Series



**EAPO is pleased to co-host this webinar series
with the Ontario Ministry of Finance**




Introduction to Ontario's Estate Administration Tax

Mar. 26, 1 PM - 2 PM | Register : https://eaapon.ca/Tax_Talk_Mar26

**WE WOULD APPRECIATE
HEARING FROM YOU!**

Please take a few
minutes to complete
our survey.

Evaluation





Contact Us



Comments? Questions?
Keep in Touch

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THANK
YOU