



FREE WEBINAR

# Current Frauds and Trends Affecting Seniors

»» Monday, March 20<sup>th</sup>  
1:00 PM ET / 10 AM PT

 ASL Provided

Presenters :



**Detective Constable John Armit**, Economic Crimes and  
Corruption Unit (ECCU - Ottawa), Anti-Rackets Branch (ARB), **OPP**





LAND ACKNOWLEDGEMENT

# WEBINAR HOUSEKEEPING



## Communication

All attendees will be muted during the webinar.



## ASL Interpreters

Image and name (ASL Interpreter) will be visible during the webinar. View all speakers by clicking gallery view.

Can also PIN the ASL Interpreter to have image on your screen at all times.



## Speaker

Will be visible while presenting and for the Question/Answer session.

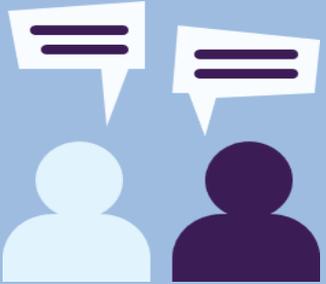


## Adjusting Speaker Image

Drag the line, between the image frame and slides, to the left to make speaker image larger.

View options at top of screen.

# WEBINAR HOUSEKEEPING



## Chat Box

Post comments during the session.



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Type your questions in **Question/Answer box**.

A response will be posted during the webinar *or* asked to speaker after the presentation.

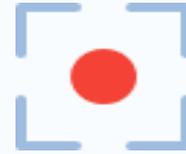
# WEBINAR HOUSEKEEPING



## Evaluation

Your feedback on knowledge gain from session and suggestions for future topics is appreciated. Options to access survey:

- QR Code
- pop-up notice with link to survey
- Follow-up email with survey link



## Recording

A recorded version of this webinar will be available on EAPO's website.

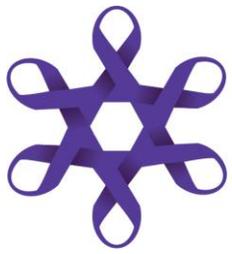
# WEBINAR HOUSEKEEPING

## Respecting Privacy and Confidentiality

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EAPO appreciates 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**

## MISSION

EAPO envisions an Ontario where ALL seniors are free from abuse, have a strong voice, feel safe and respected.

## ACTION

Raising awareness, delivering education and training, working collaboratively with like-minded organizations and assisting with service coordination and advocacy.



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



**STOP ABUSE –  
RESTORE RESPECT**

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

## Ontario's Strategy to Combat Elder Abuse

1

### **Public Education and Awareness**

A Province-wide, multi-media public education campaign to promote awareness about elder abuse and provide information on how to access services.

2

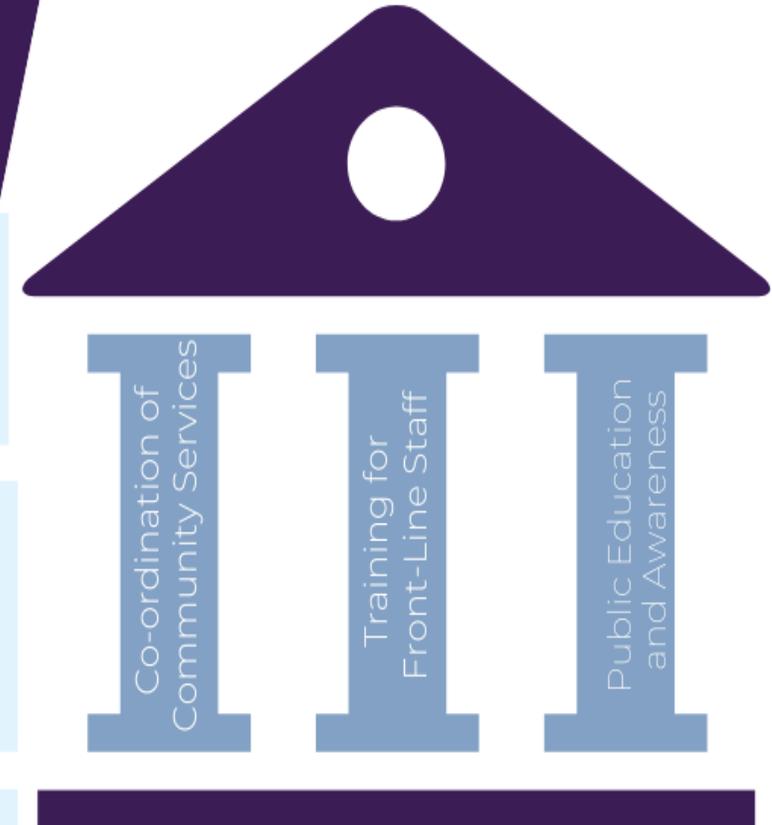
### **Training for Front-Line Staff**

Specialized training to staff from various sectors, who work directly with seniors, to enhance their knowledge and skills to recognize and respond to elder abuse.

3

### **Co-ordination of Community Services**

To strengthen communities across the province by building partnerships, promoting information sharing and supporting their efforts to combat elder abuse.



**3 Pillars of the Strategy**



# Canadian Network for the Prevention of Elder Abuse (CNPEA)

## MISSION

CNPEA connects people and organizations, fosters the exchange of reliable information, and advances program and policy development on issues related to preventing the abuse of older adults. We do this work at the local, regional, provincial/territorial, and national levels.

## VISION

We envision and work toward a Canadian society where older adults are valued, respected, and live free from abuse.

We strive to be the Canadian leader in our field—sharing information and coordinating resources for the prevention of elder abuse.



# Speakers

Detective Constable John Armit has been a member of the Ontario Provincial Police (OPP) for 22 years. John has worked in general investigative duties, major crime, traffic services and as a Community Service & Media Officer.

In 2015, John began working in his current position with the OPP's Anti-Rackets Branch (ARB), investigating economic crimes and political corruption.

In May 2021, John began an 18-month secondment with the Canadian Anti-Fraud Centre (CAFC) as a Detective Sergeant working as a law enforcement Liaison Officer nationally and internationally.



**Detective Constable  
John Armit**

Economic Crimes and Corruption Unit (ECCU - Ottawa) Detective Constable | Anti-Rackets Branch (ARB), OPP



**FIGHTfraud**

# Current Frauds and Trends Affecting Seniors



**ONTARIO PROVINCIAL POLICE**



# What is the Canadian Anti-Fraud Centre (CAFC)?



Competition Bureau  
Canada

Bureau de la concurrence  
Canada



# CAFC - Overview

## **Fraud Prevention & Intake Unit (FPIU)**

- Over 30 fraud types / answer calls / online

## **Senior Support Unit (SSU)**

- Senior Volunteers to support victims of fraud

## **Operational Support Unit (OSU)**

- Disruption, intelligence, coordination and de-confliction



## (2021 / 2022) Reported Fraud Losses

As of December 31, 2021, the CAFC received reports totaling **\$379 million CAD** in reported losses.

As of December 31, 2022, the CAFC has received reports totaling **\$530 million CAD** in reported losses.

**It is estimated that less than 5-10% of fraud victims report their occurrences to the CAFC**



# Victim Demographics

- Mass Marketing Frauds (MMF) impacts all regions of Canada, correlates to population densities.
- Victims span all education and socioeconomic levels and are evenly distributed amongst males and females.
- **Seniors tend to lose more money on average (33%).**
- CAFC is seeing an increase of victims under the age of 60.



# How victims sent money in 2022

1. Wire Transfer **\$137** Million (Overseas – Investments / Romance)
2. Cryptocurrency **\$103** Million (Investment / Romance)
3. Other/Unknown **\$112** Million (reports with no payments details)
4. E-transfer **\$30** Million (Classified / Money Mules / Job / Loan)
5. Direct Deposit **\$8.3** Million (Business Email Compromise)  
(Also: Cash, Cheque, Pre-paid, Credit Card, Merchandise)



# Top 5 Senior Frauds (by dollar loss) 2022

## **Investments Fraud (including Crypto)**

Reports 852 / Victims 820 / Reported losses **\$78.3 million**

## **Romance Fraud**

Report 352 / Victims 291 / Reported losses **\$19.5 million**

## **Emergency - Grandparent (Jail, Accident, Hospital, Help)**

Reports 1,672 / Victims 750 / Reported losses **\$9.2 million**

## **Service Scams**

Reports 2,137 / Victims 1,669 / reported losses **\$8.5 million**

## **Extortion Frauds (SIN / CRA / CBSA)**

Reports 2,193 / Victims 475 / losses **\$7.7 million**



# Investment Frauds (Crypto)

Investment frauds represented **\$308** million in losses reported to the Canadian Anti-Fraud Centre in 2022, versus **\$163** million in reported losses in 2021.

Cryptocurrency payments to fraudsters jumped to **\$103** million in reported losses in 2022, versus **\$87** million in reported losses in 2021.



# Investment Frauds (Crypto)

Most of the investment scam reports the CAFC received in 2023 involve Canadians deciding to invest in cryptocurrency after seeing a deceptive advertisement on social media.

Victims downloading a trading platform and transferring cryptocurrency into their trading account.

In most cases, victims are not able to withdraw their funds. Many of these of the trading platforms are fraudulent or controlled by fraudsters.

In addition to crypto trading scams, the OPP also receives reports on suspected fraudulent Initial Coin Offerings.



# Romance Fraud

Canadian romance fraud victims reported losing over **\$59** million to fraudsters in 2022, versus **\$65** million in reported losses in 2021.

- Ontario victims reported over **\$20.3** million
- Albert victims reported over **\$10** million
- BC victims reported over **\$8.7** million
- Quebec victims reported over **\$7.1** million
- Saskatchewan / Manitoba victims reported over **\$7.1** million



# Romance Fraud

Scammers use technology to convince victims to enter into an online relationship and gain a victims' trust and affection. Chat through email, popular encrypted chat applications, online chat groups, fake profiles on social media and dating sites.

One way fraudsters engage is by sending random text messages to victims. The messages often read “where are you?”, “where have you been?” or something similar. Once the victim responds, a conversation is started, and the fraudster attempts to build a relationship with the victim.

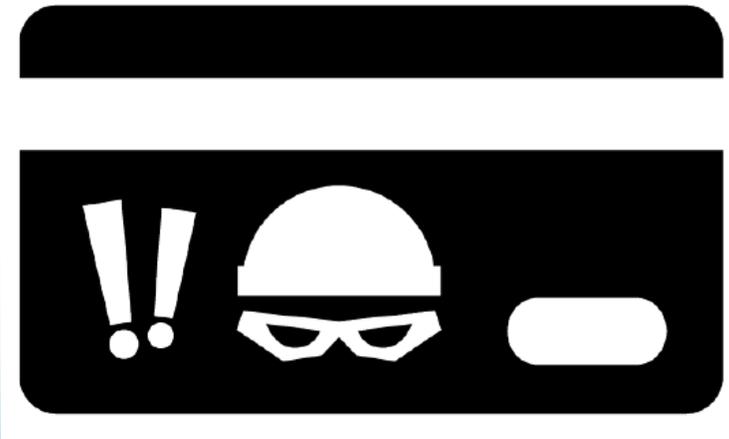
Scammers asks for money for travel, a medical emergency or assistance with a family emergency or convince the victim to invest into a fraudulent cryptocurrency platform, turning victims into money mules.



# Service Frauds

Canadian Service fraud victims reported losing over **\$20.5** million to fraudsters in 2022, versus **\$11.8** million in reported losses in 2021.

- Ontario victims reported over **\$8.1** million
- BC victims reported over **\$1.9** million
- Alberta victims reported over **\$1.6** million
- Quebec victims reported over **\$1.4** million
- Saskatchewan victims reported over **\$207,000**



# Service Frauds

Service scams may be categorized as any false, deceptive, misleading or fraudulent promotion or solicitation for services.

These solicitations involve third parties that commonly make offers for telecommunications, internet, finance, medical and energy services.

Additionally, this category may also include offers such as extended warranties, insurance and sales services.

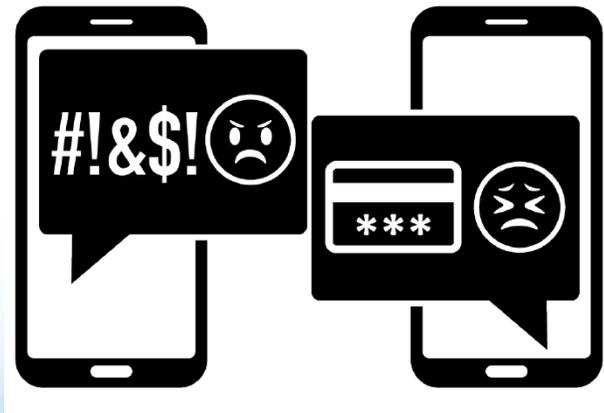
Some of the most common scams include the Microsoft/windows repairs, lower interest rates, home renovations (duct cleaning, furnace replacements, air purifiers), immigration scams, pardons, and lower hydro/energy.



# Extortion Frauds

Canadian Extortion fraud victims reported losing over **\$19** million to fraudsters in 2022, versus **\$11.8** million in reported losses in 2021.

- Albert victims reported over **\$6.9** million
- Ontario victims reported over **\$4.8** million
- BC victims reported over **\$2.4** million
- Quebec victims reported over **\$870,000**
- Saskatchewan victims reported over **\$207,000**



# Extortion Frauds

Extortion scams are the most common type of fraud where impersonation tactics are used.

Victims contacted via phone, email and/or text message by fraudsters posing as police officers, government agents, bank employees and hydro company officials.

Victims are told their Social Insurance Number (SIN) is compromised or linked to criminal activity and will ask for your personal information such as SIN, DOB, name, address and account balances.

After asking you to dial 1 on the automated phone call, the fraudsters will ask for personal information and will request that you withdraw money and deposit it into a “safe account”.



# Emergency Frauds

Canadian Emergency fraud victims reported losing over **\$9.2** million to fraudsters in 2022, versus **\$2.4** million in reported losses in 2021.

- Alberta victims reported over **\$1.1** million
- Ontario victims reported over **\$5.4** million
- BC victims reported over **\$322, 000**
- Quebec victims reported over **\$732,000**
- Manitoba victims reported over **\$313,000**



# Emergency Fraud

The “grandparent scams” variation uses urgency and the manipulation of emotions to extort money from victims. Fraudsters cold call seniors on landline phones, claiming to be a grandchild, family member, law enforcement officer or lawyer calling on behalf of their loved one. They’ll say that the person’s loved one was involved in an emergency situation, such as a collision, charged by law enforcement, legal peril, being sick or injured, etc. They demand the senior provide payment immediately for supposed bail, legal fees, fines or other amounts “owed” to stop the family member from going to jail or to get them released from custody.

The fraudsters isolate the victims by informing them that there is a court-imposed gag order, and they’re forbidden from discussing the matter. The victims are directed to attend their financial institution to withdraw the requested amount in cash. The fraudsters will then send someone to pick it up from the victim’s home or have the victim send the money via courier services. There have also been reports of victims paying with cryptocurrency.





**February 8, 2023 - Twitter:** In 2022, Ontario residents reported more than \$5.4M in losses to Emergency – Grandparent Scam





Ontario Provincial Police  
Police provinciale de l'Ontario

## News Release/ Communiqué

FROM/DE: Financial Crime Services (FCS)  
Anti-Rackets Branch (ARB)

DATE: February 1, 2023

### THE OPP, RCMP, AND CAFC RAISE AWARENESS AFTER AN INCREASE IN EMERGENCY - GRANDPARENT SCAMS

(Ottawa, ON) - The Ontario Provincial Police (OPP), Canadian Anti-Fraud Centre (CAFC) and Royal Canadian Mounted Police (RCMP) are launching a fraud prevention campaign, February 6 to 10, 2023, to raise awareness about the significant increase in emergency-grandparent scams targeting Canadian seniors.

In 2022, the CAFC received fraud reports totalling a staggering **\$530 million** in victim losses. This was nearly a 40 per cent increase from the 2021 unprecedented **\$380 million** in losses.

Fraudsters target anyone and everyone, particularly the vulnerable and seniors. In 2022, more than **\$9.2 million** was reported lost to emergency scams, according to the CAFC. This was a drastic increase from **\$2.4 million** in 2021.

Reports from residents indicate the five provinces most impacted in 2022 were:

- Ontario - over **\$5.4 million** in reported losses;
- Alberta - over **\$1.1 million** in reported losses;
- Quebec - over **\$732,000** in reported losses;
- British Columbia - over **\$322,000** in reported losses;
- Manitoba - over **\$313,000** in reported losses.

Ontario Provincial Police Retweeted



Canadian Anti-Fraud Centre @canantifraud · Feb 6

Fraudsters are targeting seniors by calling and pretending to be a loved one in distress or as police saying a loved one is in trouble and needs money. Hang up and report it! This is a #Scam. Learn more: [antifraudcentre-centreantifraude.ca/scams-fraudes/...](https://antifraudcentre-centreantifraude.ca/scams-fraudes/...) #kNOwfraud #showmetheFRAUD #BeScamSmart

**CANADIAN ANTI-FRAUD CENTRE BULLETIN**  
Emergency-Grandparent Scams  
FRAUD RECENTLY REPORTED

The Canadian Anti-Fraud Centre (CAFC), Ontario Provincial Police and Royal Canadian Mounted Police are launching a fraud prevention campaign to raise awareness about the significant increase in emergency scams targeting Canadian seniors.

Emergency scam perpetrators often grandparent scam fraudsters contact the victim or family members claiming that their grandchild or a loved one was in an accident, charged with an offence such as a DUI and drug offences, or in a motor vehicle accident (MVA). Fraudsters will claim that they are law enforcement officials, lawyers and even insurance companies to gain the grandchild's trust. They'll proceed to ask the victim that a payment be made to the grandchild's loved one. They'll proceed to ask the victim to get a credit card or a debit card that there is a "big order" and the victim cannot discuss the order with the person at the end of the phone to get the required amount. Scammers will attempt to talk to the loved one's partner and will then return to the victim.

Another variation the CAFC continues to receive reports of the emergency scam attack. Victims report receiving an email claiming to come from one of their email contacts. The email will ask for a few hundred dollars to help pay for a loved one's hospital bills. In some cases, the sender's email account has been compromised or a contact list has been obtained by the fraudster.

**Now variation of an emergency scam:**

The CAFC is receiving reports about a fraudulent emergency text or social media message. The fraudster will claim to be a family member or friend and claiming that their children or loved one has been diagnosed in cancer. The fraudster will then provide an alternate phone number to send a text. The fraudster will proceed to call her/him by requesting funds from the victim to help the victim's partner or to pay a bill.

**Warning Signs - How to protect yourself:**

- If you receive a suspicious phone call claiming to be from a family member in an emergency situation, hang up the phone and contact them directly on the number you have in your contact list.
- If the caller claims to be a law enforcement official and asked you to pay a fine or bail, hang up and call your police directly.
- Listen to that inner voice that is warning you. "This doesn't sound right."
- Be careful about providing information. Scammers can use details about your credit profiles and dating sites for targeting purposes. Scammers can easily gather names and details about your business.

Royal Canadian Mounted Police | Gendarmerie royale du Canada | Canada.ca | Services | Departments | Français

Royal Canadian Mounted Police

Canada

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Home → News → The RCMP, CAFC and OPP raise awareness after an increase in emergency - grandparent scams

## The RCMP, CAFC and OPP raise awareness after an increase in emergency - grandparent scams

February 1, 2023  
Ottawa, Ontario

News release

The Royal Canadian Mounted Police (RCMP), Canadian Anti-Fraud Centre (CAFC) and Ontario Provincial Police (OPP) are launching a fraud prevention campaign, February 6 to 10, 2023, to raise awareness about the significant increase in emergency-grandparent scams targeting Canadian seniors.

In 2022, the CAFC received fraud reports totalling a staggering **\$530 million** in victim losses. This was nearly a 40 per cent increase from the 2021 unprecedented **\$380 million** in losses.

your unsuspecting grandparents? Join us live as we speak to experts from @CanAntiFraud and the #OPP Anti-Rackets Branch, and hear from one man who almost became a victim. #kNOwfraud





On **February 9, 2023**, the CAFC / RCMP to issued a social media post that the OPP will re-post and share.





## EMERGENCY-GRANDPARENT SCAM

Fraudsters are targeting seniors by calling and pretending to be a family member in distress, the police or a justice official claiming that a loved one or grandchild is in trouble, and needs money immediately. **Victims are told there's a gag order, and can't speak to anyone.**

### PROTECT YOURSELF



#### Fraudsters...



**Call demanding immediate payment for bail, or fines to avoid going to jail**

**Remember!** The courts won't ask for cash to bail out someone in custody, and will require people to be present in court.



**Claim to be a lawyer, police or family member in an emergency situation demanding funds**

**Be suspicious** of calls that require immediate action. **Hang up!** Call your local police and contact the family member directly.



**Request cash and send couriers for pick up, or demand the victim to send cash by courier services or via cryptocurrency**

**Never** send cash, cryptocurrencies or any other funds to unknown persons, unverified addresses or bank accounts.

If you believe you have been scammed, contact your local police and the **Canadian Anti-Fraud Centre:**

1 (888) 495-8501 / [antifraudcentre.ca](https://antifraudcentre.ca)

Recognize. Reject. Report.

The team developed easy to read handout in both official languages.

Disseminated to LE partners via FCISG, the public and businesses via [partners@antifraud.ca](mailto:partners@antifraud.ca), posted to CAFC webpage on **February 9, 2023.**

CAFC Senior Support Unit (SSU) disseminated through contacts, seniors' groups and LEAPPS.

OPP tasked Auxiliaries units across Ontario issue handouts / CAFC bulletin to financial institutions within their communities.





Share Show

Afternoon Drive reconnects people to their communities during that transition time of day. Hear the latest news and weather as well as the stories and music of southwestern Ontario. Join us weekdays from 4 until 6 pm on CBC Radio One and online via CBC Listen and the CBC Radio app.

Segments

Feb. 1, 2023: Freedom Cabaret: The Spirit and Legacy of Black Music

Feb. 1, 2023: Exposing Grandparent Fraud

The number of fraud reports to the Canadian Anti-Fraud Centre last year surpassed half a billion dollars in Canada. That's up by 40 per cent from 2021. Now the centre is teaming up with police to combat so called Grandparent Scams. Afternoon Drive host Allison Devereaux spoke to Detective Constable John Armit about how not to fall victim to scammers.

More on Afternoon Drive

Visit us for articles and more from Afternoon Drive with Allison Devereaux

Afternoon Drive with Allison Devereaux | Live Radio |  
CBC Listen





Anyone who suspects they have been the victim of cybercrime or fraud **should report** it to their local police and to the Canadian Anti-Fraud Centre's online reporting system or by phone at 1-888-495-8501. If not a victim, report it to the CAFC anyway....



The public, organizations and businesses can sign up for bulletins, trends and media release from the CAFC by emailing [partners@antifraud.ca](mailto:partners@antifraud.ca)

**Simply an email to get added on the list!**





# Contacts

Detective Constable John Armit,  
Anti-Rackets Branch (ARB),  
Ontario Provincial Police (OPP)

[john.armit@opp.ca](mailto:john.armit@opp.ca)



# QUESTIONS





Elder Abuse  
Prevention  
Ontario



**EAPO ANNUAL CONFERENCE SERIES | 2023**

## **Elder Abuse Interventions: Reducing Harm & Building Connections**



**DATE**

**March 22<sup>nd</sup>, 2023**

**REGISTER NOW**

 [eapon.ca](https://eapon.ca)

Funded by **Ontario** 



*Register in advance:* [https://eapon.ca/Conference\\_series\\_March\\_2023](https://eapon.ca/Conference_series_March_2023)

# Provincial Supports and Services

## **Advocacy Centre for the Elderly**

1-855-598-2656

[www.advocacycentreelderly.org](http://www.advocacycentreelderly.org)

## **Law Society Referral Service**

[www.lsuc.on.ca/lsrc/](http://www.lsuc.on.ca/lsrc/)

## **South Asian Legal Clinic**

416-487-6371

<https://salc.on.ca>

## **Office of the Public Guardian and Trustee**

1-800-366-0335

[www.attorneygeneral.jus.gov.on.ca](http://www.attorneygeneral.jus.gov.on.ca)

# Support for Seniors

- ✓ **Support**
- ✓ **Information**
- ✓ **Referral**

SENIORS  
SAFETY LINE

# 1-866-299-1011



24/7, 365 days  
of the year

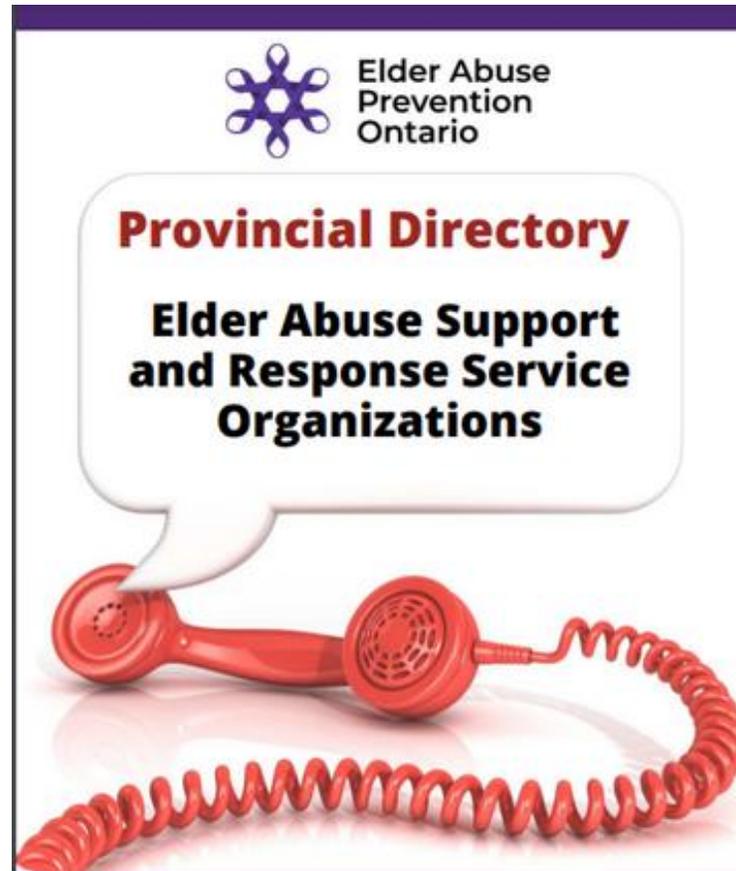


live counsellors,  
over 200 languages



[awhl.org/seniors](http://awhl.org/seniors)

# EAPO NEW Resources



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

Your Feedback is important to us!

WE WOULD  
APPRECIATE HEARING  
FROM YOU.  
**Please take a few  
minutes to complete  
our survey!**





# Bénédicte Schoepflin

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of Elder Abuse*



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

Discover the Future Us Strategy:  
[www.futureus.cnpea.ca](http://www.futureus.cnpea.ca)



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CANADIAN NETWORK *for*  
the PREVENTION of ELDER ABUSE

RÉSEAU CANADIEN *pour la* PRÉVENTION  
du MAUVAIS TRAITEMENT des AÎNÉS



# Raeann Rideout

Director Strategic Partnerships  
Elder Abuse Prevention Ontario



705.927.3114



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



@EAPreventionON



Elder Abuse  
Prevention  
Ontario

Prévention de la  
maltraitance envers  
les aînés Ontario

A purple rectangular tag with a hole on the left side is placed on a wooden surface. The tag has the words "Thank you!" written in a black, cursive font. Three white daisies with yellow centers are scattered around the tag: one in the foreground to the right, and two in the background. A light-colored string is looped around the tag and extends towards the top left.

Thank  
you!