

Older and Wiser: Seniors should take these steps to protect against scams

If an offer sounds too good to be true, it is likely a scam

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North Van RCMP remind seniors they will never phone to arrange a bail payment. Bloom Productions/DigitalVision/Getty Images

I started writing this column on Thanksgiving Day as I was reflecting on how wonderful people are in general – generous, kind and thoughtful.

I am thankful for so many things, but it never fails to amaze me how devious and unscrupulous some people are.

Lately there have been a rash of scams and frauds perpetrated against people, some of them vulnerable seniors. It seems that unless older people and their loved ones stay vigilant, seniors could easily fall prey to these crimes.

According to the Canadian Anti-Fraud Centre, which is Canada's central repository for information about fraud, fraud is the No. 1 crime perpetrated against older Canadians. "Though people of all ages can be victims of fraud, older people get targeted more than others," the centre's website says. "Some of the reasons are that they

are often home during the day to answer the door or phone, they can be more trusting, and they may not have family or friends close by to ask for a second opinion.”

Phone scams seem to be receding because seniors are becoming more tech savvy, but at the same time this has made them more vulnerable to internet scams. According to the Better Business Bureau, internet scams have increased by 87 per cent since 2015.

In general, the CAFC says, as of Aug. 31, there were 38,812 victims of fraud so far in Canada in 2022, with more than \$333 million lost. Four prominent scams are outlined on the CAFC website, including: romance, service, prizes, and emergency scams. Unfortunately, there are several other scams such as credit card fraud, identity theft, phone, door-to-door and online scams. Of course, we have probably all suffered from excessive calls from those saying they are from Canada Revenue Agency and trying to mislead people into paying for a false debt.

It has been suggested that underreporting, especially by older people, is an issue. The CAFC strongly recommends reporting if you have been a victim “because for law enforcement to combat fraud and cybercrime, it is essential that those who experience, or fall victim, report it to local police. Local police are positioned to investigate the incident and the CAFC supports law enforcement by sharing information collected through the reports.”

On the North Shore, two recent scams were brazenly carried out, with two seniors using the “grandparent scam.” In this scam, a person is supposedly contacted by the police and asked to pay bail for their grandchild. One trusting senior lost her money, while the other was saved from being scammed because she went to police with the bail money instead of having the scammer visit her at home.

North Vancouver RCMP reminds everyone that “authorities will never make phone calls where they arrange bail payments, and that the perpetrators often disguise their numbers to make it seem as if they are calling from a police department or government agency.”

You may have heard it all before, but it always bears repeating: we need to protect ourselves from scammers and fraudsters.

A very useful guide is the latest publication by the North Shore News called Senior Safety 2022. The content in the guide was provided by the RCMP detachment. The guide says “our goal is to raise awareness of senior safety issues to improve their quality of life.”

I think keeping the safety guide handy might help in a situation where you may not be sure you’re being scammed. Prevention tips found throughout the guide are useful in determining the reality of a situation.

Along with information on frauds and scams, there is information on elder abuse, and safety and security in your home, on the streets, and in your vehicle. The guides can be obtained from the North Vancouver RCMP office by calling 604-985-1311.

Everyone should use common sense. Remember if an offer seems to be too good to be true, you should ignore it.

Being scammed or the victim of fraud is mostly preventable. Maybe, take the time to get a second opinion from someone you trust whenever something seems fishy. Or pick up the Senior Safety 2022 magazine.

Margaret Coates is the co-ordinator of Lionsview Seniors’ Planning Society. She has lived on the North Shore for 51 years and has worked for and with seniors for twenty-six of those years. Ideas for future columns are welcome – email lions_view@telus.net.