

**Beware of Scams**  
By Claudia C. Belda  
2005

Many of us encounter scams on a daily basis. Sometimes it is a too-good-to-be true e-mail or letter or a telephone call asking for donations for any number of causes. Many of you many think, “no one would ever fall for this!” and you throw it away. Unfortunately many other people do fall for it and that is what keeps the scam artists going.

These scams can take many different forms. Advance Fee fraud is one such type. Usually, this type of scam requires that you pay money up front for a product or a service. Most of the time, the product never arrives or the service is never given, leaving you with nothing to show for your investment.

Another common scam is the “419” scam or “Nigerian Scam Letter”. This scam takes form of an unsolicited letter, fax or e-mail from someone claiming to be an official, civil servant or lawyer from a foreign government. Usually the letter entices you by promising an unclaimed lottery prize or an inheritance from a person with the same last name as yours. The letter will offer you a percentage of the large amount of money at stake in order to secure your help in getting the money out of the country. If you are thinking that these letters are not very common, think again. Our duty council lawyer ran into one of these scam letters as recently as September of this year.

Yet another type of scam is the telephone scam. It can happen to anyone, but about 80% of people who fall prey to it are over 65 years of age. In many cases, the caller tries to befriend the victim by showing an interest in their family or friends. Often the caller poses as a government official, a lawyer or a donations representative.

The Criminal Code of Canada makes it a crime to lie over the phone or send a letter to someone with the intent to defraud him or her. It is also illegal in Ontario to charge a fee before getting a loan or to collect lottery winnings.

**How to Avoid Being a Scam Victim**

- If you get a letter similar to the one found in this article, do not respond. Throw it away!
- Forward the letter to Phone Busters or the Ministry of Consumer and Commercial Relations.
- If you have any doubts about the caller, hang up.
- Never send any money to collect a prize.
- If you are giving a donation, check with the Better Business Bureau to find out if the organization is legitimate.
- Never give out your private financial information.
- If it sounds too good to be true, it probably is.

If you think you have been a victim of one of these scams, you can call the Ministry of Consumer and Commercial Relations at (416) 326-860 or contact the Canadian anti-fraud

call centre, Phone Busters, at 1-888-495-8501 or view them on the web at [www.phonebusters.com](http://www.phonebusters.com). This organization passes on your information to the appropriate police department.

**To find out more about this topic, you can click on the scams and fraud section of the Royal Canadian Mounted Police at [www.rcmp.ca](http://www.rcmp.ca).**