

Independent Living Skills workshop: Financial Abuse

Wednesday, September 2nd

Guest Speaker: Officer John MacDonald – London Police Service (crime prevention unit)

Officer MacDonald has worked in policing since 1988, right now he primarily deals with cases of domestic violence. He has been part of many different units including: the drug unit, major crimes and homicide, and the training office. The training office is the branch of the police service that teaches officers correct procedures for making arrests, delivering and executing warrants, and guidelines for use of force.

London's police force is currently made up of 605 people to service a population of 366 150 people. When he began working with the police here in London in 1988 there were only 5 women on the force, none of whom ranked above constable level. Now there are over 100 females who fill positions in all police ranks including staff sergeant, a position responsible for managing an entire division.

General fact: London ranks number 1 in the province for vehicle break-ins and thefts.

General fact: Apartment buildings tend to be safer places to live because of the controlled access to the building, and because there is a higher number of witnesses who may report anything suspicious.

General fact: Home invasions are very rare occurrences and are primarily drug related.

Scams:

Most scams occur online now. Some of the most popular scams right now include:

Revenue Canada Scam – If you receive an email or phone call from Revenue Canada asking for you to send money anywhere, be sure to contact

Revenue Canada directly to ensure it is not a scam. Often, this scam is done over the phone and you will receive a call saying there is a chance your account has been compromised and it will be frozen until an investigation is completed. They will then say that you can stop the investigation by sending money to a particular location. That money cannot be returned to you once it is sent.

Military Partner Scam – This particular scam takes advantage of people who are single and looking for a partner or just some company. The scammer will create a social media account with a stolen picture of someone who is currently in the military and stationed overseas. The account will match up with the age and interests of their intended victim (you). The scammer will chat with you and begin to develop a long term internet relationship, even going as far as agreeing to get married. Eventually, the scammer will create some sort incident or story where they will need you to send them money (eg. their military cheque was not released to them yet because of administrative issues, and they can't afford their plane ticket home to meet with you, so please send money to buy a ticket because they really want to see you today). Once you send money, the police have no way of tracking it, because the scammer bounces their internet connection to many servers and it becomes untraceable.

Africa Bridge – This scam is similar to the Military Partner Scam. A fraudulent social media account is created to represent someone who is supposed to be doing charity work in a small, unreachable town in another country. The scammer develops a long term relationship and then eventually will have a story where they ask the victim to send money.

Secret Shopper Scam – If you receive an invitation to work as a secret shopper in the mail, it is a scam. The paperwork will include a cheque to be used at the store and whatever you don't spend is yours to keep. These cheques are fake, so you deposit them, go shopping and have to wire transfer the remaining money (minus what you get to keep). The wire transfer will send the money, but then the cheque will bounce and you will be responsible for the missing funds. This means you're not only out whatever money you transfer, but also the money you spent on the products you bought. Big brand stores do not hire mystery shoppers this way, and they would never send you a cheque in the mail. If you receive a package like this, simply recycle it.

Rental Scam – Renting or buying a house/apartment/cottage is a common thing to do online these days. In this scam, online ads are posted about places for rent/sale and responders are asked to send their down payment or first months rent to an account that appears to be legitimate. When the person shows up at the house/apartment that they paid for, it is already owned by someone else who has no knowledge of the online advertisement. Always be sure to meet with a realtor and see proper documentation before making any payments.

Grandparent Scam – In this scam, someone will call an elderly person claiming to be a grandchild in trouble (eg. car accident in another province/country and they don't want to have it go to the insurance company). If you receive a call like this, be sure to speak to someone else who may be able to confirm the situation. If you do send money, the scammer will usually continue to contact you pretending to be various different people (eg. grandchild's lawyer) and try to convince you to send more money.

Lottery Scam – Emails or phone calls claiming that you have won money are not real. These often claim that you need to pay a small fee to release your winnings and pay for processing. If money is sent, you will not get it back because it is very difficult to trace, and it is very likely that the scammer will continue to ask for money for other things that need to be done before you can get your "winnings".

Police Retiree Association – Any calls/emails claiming to come from police associations that ask you to send money are scams. The police never cold call people asking for financial contributions. Any charitable fundraising by the police is almost always done in association with other large, well known organizations.

Natural Disaster Relief Scams – After natural disasters, scams claiming to be funding relief efforts pop up all over for a few days. Be sure that you are donating through a reputable source if you choose to support these types of efforts. Most of the scams are shut down within a few days for fear of being caught, so it is advisable to wait a few days, so that your chances of donating through a legitimate fund are increased.

If you suspect a fraud, you can report it to the police and they will investigate. Often, they contact phone companies and can have the number associated with

the fraud shut down, that way, people who may call in won't become victims because the number has been shut down at the source.

You can also report any harassing phone calls to the police, including telemarketers. If their phone calls are disturbing your daily living (eg. interrupting sleep) they can be considered harassment.

Financial Abuse:

It is recommended that you do not keep more than \$100 cash in your house. Banks have insurance policies that will return your money (up to \$60 000) if it is stolen, but there is no such protection in your home.

However, if you share the PIN number from your bank card with anyone, the bank's insurance will not pay out money if your account is stolen from because they feel that you were responsible for compromising your own account security.

Pro Tip: ALWAYS try your best to cover the numbers while you enter your PIN at an ATM.

For people who rely on others to help manage their finances, it can sometimes be helpful to have 2 powers of attorney. This way, every withdrawal from your account must be signed off on by 2 people, so one person can't just take advantage of their access to your finances. However, this is not always feasible if your powers of attorney live far away or do not get along well.

Side note: Proving that someone is mentally incapable of managing their own money is an incredibly complicated process, requiring a thorough assessment by a qualified professional. This helps to protect people because it prevents others from claiming someone is mentally incapable simply to get access to their account information and money.

Additionally, if there is no one to take over management of your finances, it will become the government's responsibility to manage your accounts.

If you rely on someone else to help you with your banking because you are not capable of physically going to the bank, you are still able to make your own

decisions about what you will spend your money on, but the person helping you is not obligated to assist you if they believe you are not spending your money wisely. The helper cannot physically stop you from going to the bank (or using online banking), but they can refuse to take money out for you if you have no means of doing it yourself.

If you are concerned that someone who has access to your account may be taking advantage of you, you can arrange a maximum withdrawal amount at the bank. That way if you send a trusted person to take out a certain amount of money, you know they can't get any more than the maximum amount you set.

Similarly, if you are trusting someone to make investments on your behalf, they are not criminally responsible for losing all of your money if they make a poor decision. Having a lawyer help you with investments is a better option – they have special training for investment law and firms have insurance to help recover lost money in poor investments.

If you suspect financial abuse you have several options available here in London.

1. Report it to the fraud department of the police. They will be very open with you about whether or not your complaints would be considered financial abuse/fraud. They will include you in the entire investigation process, to help keep you from being victimized again.
2. Find a lawyer who can help you deal with the situation. They may help fight the fraud case if necessary or they may have other suggestions for dealing with the situation on a legal level (eg. changing your power of attorney).
3. UWO Free Legal Clinic. This is an EXCELLENT resource for all your legal questions! Law students are available to answer your questions and give advice about how to deal with these situations, including helping to determine whether or not you are in fact a victim of fraud or financial abuse.