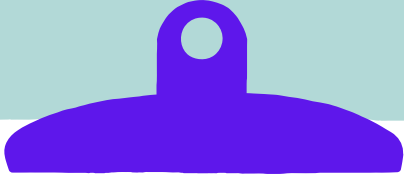


# Newsletter

FROM YOUR BOARD OF DIRECTORS



FEBRUARY 2025



## GETTING FIT IN 2025

Great news! As of Jan. 1, we are no longer subsidizing our weekly Wednesday Fitness Class! We had a great turnout of members who paid and registered in January for 10 weeks. Next session is March 19th - May 21. **8:30-9:30 am**

**Registration begins March 1st.**  
(minimum 10 people required for class to continue)

**\$60 for 10 weeks**



## THANKS FOR SHOWING UP !

On Friday January 24th, forty-nine curious members attended the engaging presentation by our local RCMP liaison officer, Constable Rigby.

You will see 3 posters at the end of this newsletter, warning about the many clever scams that are duping the public and, in particular, seniors. Educate yourself and don't be a victim!



## Old Is New

Next time you enter the main hall at the Centre, cast your eyes to the right !

We have recovered 3 historical plaques from 1979, listing the names of commercial and private donors who contributed to the original construction of our building!

There is also a memorial plaque.



## IT'S TIME !



### Does your book shelf look like this?

You are invited to start sharing a **FEW** of your books with our little library in the foyer at the Centre. Our **"Take-a-Book, Leave-a-Book"** shelves are the perfect opportunity to recycle your favourite read.

Every year in the middle of  
February, something wonderful  
and heartwarming happens.  
Tons of candy  
goes on clearance!



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UNTIL NEXT TIME...  
HAPPY VALENTINE'S  
DAY!

Produced by  
Mary-Lou Wightman



## Extortion

Fraudsters call consumers impersonating the Canada Revenue Agency (CRA) claiming a recent audit has identified discrepancies from past filed taxes. Repayment is required immediately. Fraudsters threaten consumers that failure to pay will result in additional fees and/or jail time. Fraudsters often request payment by a money service business or pre-paid cards or gift cards (iTunes).

### Warning Signs – How to Protect Yourself

- Contact the CRA to confirm you owe back taxes or are entitled to a refund.
- Never provide personal information on inbound phone calls. Ask who is calling, document information and do your homework.
- For more information about fraud scams involving the CRA, visit [www.cra-arc.gc.ca](http://www.cra-arc.gc.ca)
- The CRA would never request payment by money service business or iTunes gift cards.
- If you have shared personal information, contact Equifax and Trans Union to place fraud alerts on your account.
- If you have shared banking information with the scammers, contact your financial institution to place alerts on your account.



### Recovery Pitch

If you have been victimized in the past, you are likely to be contacted again by someone promising to get your money back. The imposter may claim to be an investigating agency, law enforcement representative or lawyer. The fraudster will claim a recent investigation has found a guilty party and money was recovered from a previous scam. Often, victims are promised a portion or all of their lost funds, only if legal fees and taxes are paid. Scammers may purchase lead lists, which include your information and involvement in past scams.

### Warning Signs - How to Protect Yourself



- If you are the victim of a scam, you are likely to be called again by someone promising you a refund. Be careful not to lose more money.
- No government or law enforcement agency will ask you to participate in a sting operation.
- Do not pay money to get money.

**Are you a victim?** If you suspect that you may be a target of fraud, or if you have already sent funds, don't be embarrassed - you're not alone. Report to your local Police and the CAFC.

The Canadian Anti-Fraud Centre (CAFC): [www.antifraudcentre-centreantifraude.ca](http://www.antifraudcentre-centreantifraude.ca)

or call: 1-888-495-8501 (Mon.– Fri. 9am to 4:30pm EST)



# Dating and Romance Scams



**Despite the many legitimate dating websites operating in Canada, there are many dating and romance scams as well. Dating and romance scams try to lower your defenses by appealing to your romantic and compassionate side.**

## **What to Look For:**

Some **dating and romance** scams work by setting up a dating website where you pay for each email or message you send and receive. The scammer will try to hook you in by continuing to send you vague-sounding emails filled with talk of love or desire. The scammer might also send emails filled with details of their home country or town that do not refer to you much at all. These are attempts to keep you writing back and paying money for use of the scammer's dating website.

Even on a legitimate dating site, you might be approached by a scammer—perhaps someone who claims to have a very sick family member or who is in the depths of despair (often these scammers claim to be from Russia or Eastern Europe). After they have sent you a few messages, and maybe even a glamorous photo, you will be asked (directly or more subtly) to send them money to help their situation. Some scammers even arrange to meet with you, in the hope that you give them presents or money—and then they disappear.

In other cases, scammers will try to build a friendship with you, perhaps even sending you flowers or other small gifts. After building a relationship, the scammer will tell you about a large amount of money they need to transfer out of their country, or that they want to share with you. They will then ask for your banking details or money for an administrative fee or tax that they claim needs to be paid to free up the money.

## **Protect Yourself!**

### **Remember**

- ✓ Check website addresses carefully. Scammers often set up fake websites with very similar addresses to legitimate dating websites.

### **Caution**

- ✓ Never send money, or give credit card or online account details to anyone you do not know and trust.

### **Think**

- ✓ Don't give out any personal information in an email or when you are chatting online.

### **Investigate**

- ✓ Make sure you only use legitimate and reputable dating websites. Verify, Verify, Verify. If in doubt...call the CAFC.

### **Ask yourself**

- ✓ Would someone I have never met really declare their love for me after only a few letters or emails?

**Are you a victim?** If you suspect that you may be a target of fraud, or if you have already sent funds, don't be embarrassed - you're not alone. **Report to your local Police and the CAFC.**

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## Bank Investigator Scam

Fraudsters contact consumers by phone asking for their assistance to catch a bank employee who has been stealing money. The consumer is instructed to go to their bank and make a cash withdrawal from their account. They are told not to tell the bank teller what they are doing because the teller may be involved. The consumer is instructed to place the cash in an envelope and meet the "investigator" in a nearby parking lot where the cash is turned over.



In a variation of this scam, a consumer receives a call from fraudsters purporting to be from their bank or a major credit card provider. The fraudsters advise that they are investigating unauthorized charges on the consumer's account or that their account was compromised. In some cases, the fraudsters demand that the consumer provides their credit card information. They also instruct the consumer to send money as "bait money" to help catch the

"employee", using a money wire service such as Western Union or MoneyGram.

### Warning Signs - How to Protect Yourself

- Financial institutions, such as banks and credit card companies, will never solicit assistance from their customers or the general public for an internal investigation and or a sting operation.
- Never share banking information over the phone - unless you have called your bank, on a secure line and know exactly who you are speaking with.
- Check your bank statement frequently and report any irregularities to your bank as soon as you notice them.
- Fraudsters can spoof a name & a number to make it appear that your caller id shows up as your bank, ...when in fact it is not.
- Verify, verify, verify the legitimacy of any request for money and or personal information



**Are you a victim?** If you suspect that you may be a target of fraud, or if you have already sent funds, don't be embarrassed - you're not alone.  
**Report to your local Police and the CAFC.**

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