



ARE YOU A VICTIM? YOU ARE NOT ALONE!!!

As the new year begins, fraudsters continue to target Ontario residents through phone calls and online platforms to take money and personal information. Here are three scams making the rounds in Ontario in January:

Bank impersonation and cryptocurrency ATM scam
A sophisticated fraud scheme is targeting seniors through pop-up computer alerts, phone calls and fake bank representatives. Victims are led to believe their bank accounts have been compromised. Scammers posing as financial institution officials instruct individuals to withdraw funds, cash in insurance policies or purchase cryptocurrency, claiming the money is being protected or used to catch hackers. In some cases, victims are directed to deposit cash into cryptocurrency ATMs or hand over valuables such as gold at arranged meetups. Fraudsters reassure victims they will receive their funds back once a supposed "bank investigation" is complete, which never happens. Police are reminding residents that legitimate banks will never request cash withdrawals, cryptocurrency deposits or the transfer of valuables as part of an investigation.

Romance scam
Romance-style scams continue to target individuals through dating apps and social media. Fraudsters build online relationships before claiming to face financial hardship or presenting fake investment opportunities. Victims are then convinced to send money through e-transfers, cryptocurrency ATMs or other digital payment methods. Police say these scams often involve repeated requests for funds over weeks or months, with fraudsters disappearing once money is sent. Residents are urged never to send money to someone they have not met in person and to be cautious of online

relationships that quickly involve financial requests.

Online investment scam
Online investment scams are often promoted through social media ads and messaging apps. Victims are directed to professional-looking platforms that claim to offer stock or cryptocurrency investments. Scammers may even allow victims to see fake "profits" on dashboards to gain trust before requesting larger deposits. In some cases, victims are told they must pay additional fees or commissions from their personal bank accounts before withdrawing profits. Police are advising residents to independently verify investment platforms and avoid sending money to companies or individuals they cannot confirm as legitimate. Authorities remind residents to be cautious of unsolicited calls, texts, emails or online messages demanding urgent action. New Angus Reid crime study says 4 in 5 Canadians targeted by digital scams

Stigma remains a major barrier to reporting fraud, with 90 per cent of crimes going unreported.
More than four in five Canadians say they have been the target of digital scams online or over the phone, but a staggering 90 per cent of the crimes go unreported. Stigma remains a major barrier to reporting fraud in Canada, according to the latest Mastercard cybersecurity research on the heels of new Angus Reid data that shows only five to 10 per cent of these cases are reported to authorities. Data from an Angus Reid Institute poll, that surveyed a random sample of Canadian adults in November last year, found that a majority of Canadians (three in five) believe crime is rising in their communities. Among the most widespread, according to the study, are fraud and identity theft, which often "do not

involve ever seeing another person's face," the non-profit said in a media release, adding that these are "increasing in frequency and targeting nearly everyone." According to the study, more than four in five Canadians said they have been the target of digital scams that resulted in the loss of information or money, while only five to 10 per cent of the crimes were reported. According to the latest figures from the Canadian Anti-fraud Centre (CAFC), Canadians lost more than \$638 million to fraud and cybercrime in 2024 alone. Romance scam chatbots are getting trained on romantic novels — How to spot the telltale signs your perfect lover is an AI bot. Romance scam chatbots are getting trained on romantic novels — How to



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spot the telltale signs your perfect lover is an AI bot
Stigma keeps fraud victims silent
Stigma remains a major barrier to reporting fraud in Canada, according to the latest Mastercard cybersecurity research. People should never trust any requests for money, credentials or sensitive information based on a single message or call — even if it looks or sounds real. Remember if you are a victim. Report it as you are not alone and in most cases

reporting will encourage others to do the same and possibly bring justice to the criminals behind the act. The internet has become a dangerous place. Not only are governments using it to dispense misinformation but just about any organization with an agenda is using the net to recruit young minds and convert to their particular cause. All this compounded by many pop ups selling you all kinds of products. Every click, pegs you in their algorithms for an eternity.

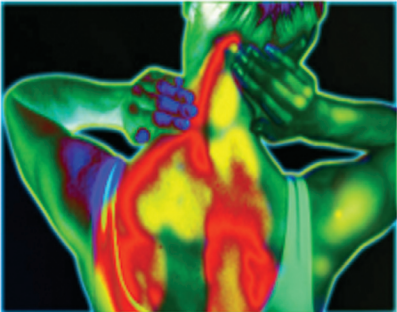
The net is not a people friend place and many people are going back to traditional ways to keep informed and educated. The internet and it's 'Artificial Intelligence' is another danger lingering in the shadows of crime, corruption and misinformation. The key is to not fall or believe what you read online and if in doubt ask someone else. Report the many ills of the net and never feel as if it was your fault. You are never alone.



Fibromyalgia Treatment Study

Do you have a diagnosis of Fibromyalgia

18 week study, 4 visits to Kingston
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