

COMMUNITY FOCUS

Your Monthly Family Housing Community Newsletter

November 2018 Issue



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Bits from Barb

Happy November.... Or should I say Movember??? Check out page 7 to see what that is all about!

Hope all our trick-or-treaters had fun with Halloween—our costume contest winners will be in the December newsletter!

We have a photo contest running this month, "Winter is Coming" - get creative and show us what you

think reminds us that "Winter is Coming"! Details on page 6.

We are very pleased to announce a Math tutoring program for the young people in our community! We have an experienced math teacher offering homework help at the WWCC—she can help out with grades K through to 12! See page 3 for more information.



Congratulations to our winners from Wellington Woods in our Fire Escape Plan contest and to all those who came and enjoyed the educational day put on by UofG Fire Prevention Services, thanks for coming out and supporting the program! Enjoy November!

Barb Rob.

Trivia Night at College Ave!

You are invited to join the exciting Trivia night with us at College Avenue Community Center at 7pm on Nov. 16th (Friday night!). Questions will be divided to 3 big topics, including music & sports, about Canada, and general knowledge. Each topic will have 10 questions and you will be marked by the speed and correct rate of your answer. You can choose just one or multi sections you are good at. The person who has the highest mark in each topics will be gained a small prize! Don't forget to bring your phone with you to attend, that is how you get access to the game and get marked.



Facilitated by
CLF Qinglu

Remembrance Day in Canada—November 11th

Remembrance Day commemorates the sacrifices of people in all armed conflicts. Remembrance Day commemorates the sacrifices that Canadians made in armed conflicts, including World Wars I and II.

What Happens on Remembrance Day?

Many people wear artificial poppies on their clothes in the weeks before Remembrance Day. Red poppies symbolize the memory of those who died and white poppies campaigns for non-military interventions in conflict situations. On November 11, special church services are organized. These often include the playing of "The Last Post", a reading of the fourth verse of the 'Ode of Remembrance' and two minutes silence at 11:00 (or 11am). After the service, wreaths are laid at local war memorials.

The official Canadian national ceremonies are held at the National War Memorial in Ottawa, Ontario, according to a strict protocol. A service is held and wreaths are laid by armed services representatives. In May 2000 the remains of a Canadian soldier who died in France in World War I, but was never been identified, were laid in the Tomb of the Unknown Soldier at the National War Memorial.

Since then, members of the public have laid poppies, letters and photographs on the tomb. Similar services and events are held throughout Canada. Some schools that are open on Remembrance Day hold special assemblies, lessons and presentations on armed conflicts and those who died in them.

Information reprinted from <https://www.timeanddate.com/holidays/canada/remembrance-day>



Remembrance Day Services in Guelph



The City of Guelph joins the community by honouring veterans on Remembrance Day and paying tribute to the sacrifice of those who lost their lives in the pursuit of freedom. Free Admission.

Date: November 11, 2018

Time: 10:00 am - 12:00 pm

Location: Sleeman Centre, 50 Woolwich Street, Guelph

<http://thesleemancentre.com/event/remembrance-day-service-2/>

Guelph Santa Claus Parade!



The holiday season is coming soon! This year we are organizing a trip to Downtown Guelph to watch the annual Guelph Community Santa Parade on November 18. The parade will start at 1pm and end at 2:30pm. We are going to meet at 12 noon outside the Family Housing office (Unit 132, 78 College Avenue West), and take a city bus to the downtown. For those who want to join us but take your own vehicle, we will meet you outside the Guelph Public Library (Main Library, 100 Norfolk Street).



Facilitated by
CLF Yunfei



$\sqrt{-1}$ ♥ Math



Facilitated by
CLF Azza

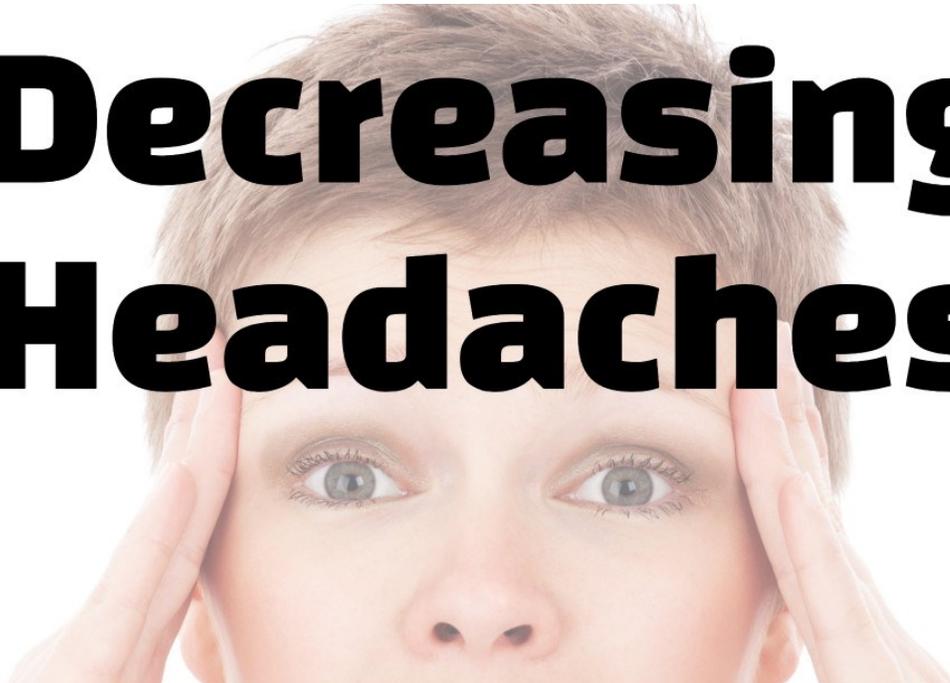
Math Tutor at Wellington Woods!

We are very proud to offer Math tutoring at the Wellington Woods Community Centre on November 9th and November 23rd, from 5-6pm. We have Ramani, a math and science teacher for the past 15 years. Ramani has taught kids from grades 4-12! No matter what grade you are in, if you are having difficulties with your math homework, please stop by the community centre and Ramani will help you out!

Ramani is glad to help all our children with any of their schoolwork! Hope to see you at the Community Center on the 9th and 23rd of November from 5:00 - 6:00.



Happy Learning!



Decreasing Headaches

starts **NOVEMBER 8**

in Room 332 UC

WWW.SELFREGULATIONSKILLS.CA



ENERGY BOOSTERS

FREE
workshop
on ways to increase
your energy

November 7
7 - 9 pm 430 University Centre

WWW.SELFREGULATIONSKILLS.CA

Preparing for a Canadian Winter

By: A Canadian who has seen her share of winters

Winter is indeed coming! There's no stopping it...as much as we sometimes might like to. So, it's time to prepare. Here are a few things that may help the uninitiated survive their first Canadian winter:

1) It's longer than you may think...and darker. Canadian winters can seem to last for ages. It's a well-known fact that we will often get our last snow storm in April! So remember, it's not a sprint it's a marathon. As for the dark – the sun will begin to set as early as 5:00pm. This is where Christmas lights can come in handy. They're not just for people who celebrate the holiday; it can be a fun way for anyone to add some sparkle to those dark winter nights.

2) It's not just cold, it can be wet. Often people will remember the cold of winter, but they will forget about the water. Temperatures still fluctuate in winter. So all that snow on the ground could easily (and quickly) melt and turn into pools of cold water. When picking out winter clothing, it's important to remember they should be warm but also be at least partially water resistant. Those cute suede boots won't do much to keep your toes warm when cold water is seeping in.

3) It can be a lot of fun! Despite the cold and the dark, Canadian winters can be when we have the most fun. Skiing, snow forts, skating, tobogganing, snow men, sleigh rides – the list goes on. There are few better bonding experiences for you and your fellow Canadians than enjoying some winter activities. That's the good thing about long winters; Canadians have learned how to make them great!

Wishing everyone a warm, welcoming and wonderful winter! ❄️



Written by

CLF Erica





Facilitated by
CLF Qinglu

“Winter is Coming” Photo Contest

Believe it or not, the first snow of this winter is coming in the middle of November! Did you notice that the winter is coming? Maybe it's the first time you put on a winter jacket; the leaves turning yellow and red; the first capture of the snowflake; animals are migrating, etc.

We are going to have a photo contest in November. Let's capture the first sign you believe that the winter is coming! Please send your favorite photo to

comlife@uoguelph.ca **by 4pm on November 22nd**, and all photos will be posted on Facebook group for voting. Please join our Facebook group to vote your favorite photo. The voting deadline will be **4pm on Nov. 26th**. The photo that has the most likes will be the winner of the photo contest and a small prize will be gained. The winning photo will be published in the December edition of Community focus!



Shopping Carts do NOT belong here!

Our grounds crew has noticed that shopping carts are being left around our community. Removing a shopping cart from the property of the store that owns can actually be considered theft! And when we find them left in our community, our staff then need to load them into a pickup truck and deliver back to the store where they came. This is a poor use of our staff time, but more importantly has a financial impact to all residents! Family Housing is known as an “ancillary enterprise”, and as such we do not receive any funding from the University. The income we collect in rent must pay all the expenses, including the expenses incurred by staff having to pick up and return shopping carts!

If you choose to ‘steal’ a shopping cart from a nearby store, please take the few extra minutes and simply **common courtesy** to return the shopping cart to its rightful owner. Do not leave it on the pathway in the community and expect someone else to look after the problem.



Pancake Breakfast at CA



Our most popular program - Pancake Breakfast at the College Avenue is back! We are hosting a Pancake Breakfast for all residents at the College Avenue Community Center on a Saturday morning, 10am-11:30am on **November 24**. Come out and enjoy free pancakes with us. Drinks will be provided as well.



Facilitated by
CLF Yunfei

Movember Month!



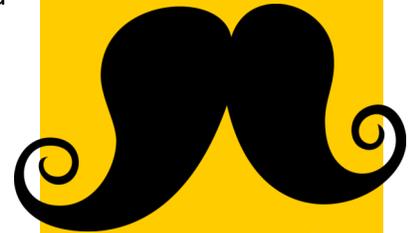
November is a month for remembrance, getting out your winter clothes and mustaches. It's Movember! Movember is a month long charity event aimed at men's health. Funds are raised to help a variety of men's health issues such as prostate cancer, testicular cancer and mental health and suicide prevention. The goal is to reduce the number of men dying prematurely by 25% by the year 2030. The rules are simple:

- 1) Starting November 1st, create an account and log in to https://ca.movember.com/register?prod_intent=grow&mocamp=G
- 2) Shave off any existing facial hair.
- 3) Begin to grow the best, most outrageous mustache you can.
- 4) Encourage friends, family and coworkers to donate to your cause through Facebook or the Movember site (don't worry, your Movember account will guide you through the process)
- 5) At the end of November, post a picture of you sporting your mustache to the Guelph Family Housing Facebook page.

The most fantastic mustache owner will win a \$25 gift card to Captaincutz Barber in downtown Guelph! You must have a Movember account and have collected at least \$25 in donations to be considered for the prize.

It is fun, it is silly and it can cause real, lasting, meaningful change. Support the health of our fathers, brothers and sons in our community and all around the world! All you need to do is start rockin' that 'stache. For more information or to get the process started visit: <https://ca.movember.com>

Have fun!



Facilitated by
CLF Erica

Cam's Kids Foundation

The Cam's Kids Foundation is a not-for-profit foundation established in 2015 in memory of Cameron Hicks, who suffered from anxiety in his early teens. While Cam still struggled, he effectively learned to manage his debilitating anxiety through a variety of holistic resources and remedies. Tragically, Cam was struck by a motor vehicle at the age of nineteen while attending the University of Ottawa.

Cam's family created Cam's Kids Foundation to help young people across Canada that may also be struggling with anxiety. Cam's kindness and caring nature lives on through the foundation, and the hundreds of young people that generously volunteer their time as Cam's Kids ambassadors. These nation-wide ambassadors raise awareness towards the signs and symptoms of anxiety, the reality of mental health, and of course, the foundation and the many resources it provides at www.camskids.com.



At the University of Guelph, a group of twenty-five strong-willed ambassadors were determined to make Cam's Kids a club, allowing them to run awareness initiatives with ease on campus. Current Guelph Gryphon, Laura Alcorn, was prepared to do whatever it took to make Cam's Kids an established club. Successfully, this goal was achieved just last week, courtesy of the Central Student Association.

Despite the infancy of the established Cam's Kids Club, these twenty-five ambassadors have still been promoting awareness for the last three years, participating in mental health awareness week and running the candy cane and chocolate heart campaign. The goal of these annual

campaigns is not only to bring joy to the students, but also to provide tips and tools on how to manage anxiety during the stressful periods of life, such as exam season. Hence the strategic timing of these campaigns: December exam season and February midterms.

This December 2018, keep an eye out here on Guelph campus for enthusiastic Cam's Kids ambassadors to get your candy cane and resource card!

If you are interested in joining this ambitious, fun group of ambassadors at the University of Guelph, please fill out a short online application at <http://www.camskids.com/ambassador-register.htm>. Cam's Kids is beyond excited to partner with another University in Canada to support more young people struggling with anxiety!



Written by practicum student, Kaleigh!



Written by practicum student, Kaleigh!

What does that mean???

This month I wanted to do a segment on idioms. Idioms are phrases that come up in everyday conversation that have an established meaning but the phrase itself is not related to the overall meaning.

Let Me Show You the Ropes!

There is an idiom that when someone “know the ropes” they are knowledgeable at what they are doing. This idiom’s origin is from the golden ages of sailing, when knowing how to handle the ropes was a necessary skill when on a boat!



Play it by ear

Meaning: rather than sticking to a defined plan, you will see how things go and decide on a course of action as you go along Origin: This saying has its origins in music! “Playing something by ear” means to play music without reference to the notes on a page.



That’s the last straw

Meaning: when the addition of one final small burden that makes an individual’s problems intolerable Origin: The full version of this saying is actually “the last straw which broke the camel’s back.” There are some theories that it could have derived from the Old Testament, but no one is actually sure. So as far as I can tell you it’s from the mid seventeenth century!



Don’t look a gift horse in the mouth

Meaning: Don’t be ungrateful when you receive a gift Origin: This comes from the technique of looking at a horse’s teeth to determine its health and age. As horses age they actually develop more teeth and project further forward. This phrase first appeared in print in the year 1546.



Turn a blind eye

Meaning: “turning a blind eye” towards something means to pretend not to have noticed it Origin: This one has quite an interesting origin story! Famous English naval hero Admiral Horatio Nelson allegedly raised his telescope to his blind eye during the Battle of Copenhagen in 1801. This ensured he would not receive a signal from his superior which allowed him to withdraw from the battle.



Pot calling the kettle black

Meaning: this expression is when someone who is criticizing another person, for something that they themselves are guilty of doing Origin: This idiom’s origins is found in the Medieval kitchen, when both pots and kettles were made from sturdy cast iron and both would get black with soot. It was first used in 1600s literature.



Memories from October....



ANXIETY
~
SKILLS
&
STRATEGIES



a short program

*introducing techniques and sharing information
to decrease the uncomfortable sensations of anxiety*

September group - 3 Thursdays at noon, 12:00 - 1:00 pm in Room 332 UC, starting Sept 27

October group - 3 Tuesdays at noon, 12:00 - 1:00 pm in Room 430 UC, starting Oct 23

November group - 3 Monday evenings, 7:00 - 8:00 pm in Room 430 UC, starting Nov 5

Fees: \$ 10 for University of Guelph students (due to U of G Student Health Services subsidy)
\$ 30 for members of USW Local 4120 (due to Local 4120 subsidy)
\$ 60 for all others

*with Kathy Somers
at the Stress Management & High Performance Clinic*

www.SelfRegulationSkills.ca

519 824-4120, ext. 52662

Kid's Club @ Wellington Woods!



Facilitated by
CLF Azza



Assistant Facilitator
Kaleigh!

Exciting news for all kids in Wellington Woods! Kid's Club is returning to Wellington Woods! CLF Azza will be leading Kid's Club and is excited to welcome the new members of Kid's Club!

Do you love crafting and also getting together with your friends? Why not combine the two activities together? Kids Club is a great way to spend good time with your friends and be creative!

Kid's Club will meet twice a month and kids can enjoy making many different things from simple jewelry to wonderful paintings. You might even make your own birthday party invitation! Each month we will make something different, and we will always make something that is for boys and for girls. Kid's Club will also work together on projects related to our environment where you will learn how to recycle empty bottles and make beautiful decorations for your room! Perhaps even a gift for Mom!

This year we are encouraging our Kids Club members to come to all club meetings! We will have incentive prizes—if you come to five clubs in a row you'll get an official Kid's Club tshirt!!! If you come to ten clubs in a row you will have a special surprise!

Kid's Club will meet every other Friday at the Wellington Woods Community Centre from 4:30—5:30pm. A membership form will need to be signed by a parent and returned to Azza, the Kids' Club facilitator. Children must be a minimum of seven years old to be able to participate in Kid's Club. Younger children are **not** able to participate in Kids' Club.



Membership and Parental Waiver forms are available at every Kids' Club meeting.

Friday, November 2nd	4:30-5:30	Leaf Painting on Canvas
Friday, November 16th	4:30-5:30	Make and decorate a photo frame!
Friday, November 30th	4:30-5:30	Funny Animal blowers



English Language Conversation Groups

I ♥
English

Join our practicum student, Kaleigh, for our casual English Conversation Groups! Groups will meet from **every Wednesday in both communities!** At Wellington Woods group will be held from 10-11am, at College Avenue group will be held from 1-2pm. There is no registration for these groups, please feel free to stop by any week to participate. A topic will be discussed, and the focus will be on getting comfortable speaking the English language out loud! You are welcome to attend groups in either community, or in both!

We will say goodbye to Kaleigh on November 23rd, so the last English Conversation Groups for this term will be Wednesday, November 21st. We hope to have a new volunteer in place to continue the groups in January.

Dog program @ WW

November can be a little grey – so what better time to spend some time with a puppy!

Come and meet the Family Housing spokes-puppy 'Moxie' and her owner, CLF Erica. Love dogs and just want to come say hello? That's great! Or maybe you're unfamiliar with dogs and would like to learn more? Even better!

A perfect opportunity for adults and children to be exposed to and interact with a safe and friendly dog and get answers to all kinds of dog-related questions. As long as they are trained, friendly and relatively calm, other dogs are welcome to attend. All children must be accompanied by an adult.

Some treats for our furry friends will be provided by Pet Culture. Moxie can't wait to meet all of you!

Join us at the Wellington Woods Community Centre on Thursday, November 15th at 5:00 pm

Crafty Toddlers



Do you have a toddler that is frustrated because they aren't old enough to come to Kid's Club? We have an opportunity for you! This month, Kaleigh be facilitating a toddler craft program on Wednesday, November 7th at the Wellington Woods Community Centre from 9-10am. All toddlers must have a parent with them! The craft will involve shaving cream, paper and food colouring so could get a little messy. Please be sure to have your child dressed appropriately! This craft would be suitable for children aged 2-5. Come out and let the kids have some fun, while the parents get to know each other too!



Facilitated by practicum student, Kaleigh



Facilitated by
CLF Erica



Facilitated by practicum student, Kaleigh

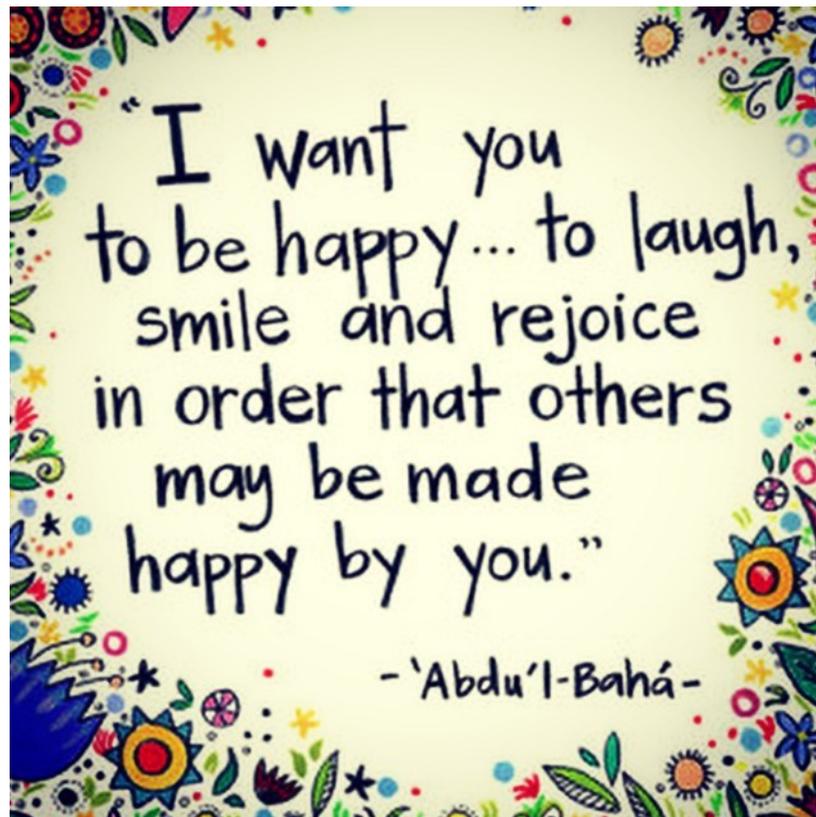
Baha'i Children's Classes



The Baha'i community is offering classes open to all at the Wellington Woods Community Centre that emphasize the acquisition of spiritual qualities—for example, truthfulness, generosity, purity of heart, and kindness, to name a few—which are considered attributes of God that are reflected in the mirror of the human heart. Year after year, the classes build on the understanding of these qualities and add lessons related to the history and the Writings of the Bahá'í Faith. The goal is for the children to reach a stage in which they can understand and act upon the imperative to tend to their own spiritual development and contribute to the well-being of society.

Classes will take place on Sunday mornings from **10:30 to 11:30**. Currently classes are open for children ages 7-11.

Thanks to volunteer resident, Jen, for the hard work done with the children in our community and the activities held at the Wellington Woods Community Centre.



Sgt. Stan's Suggestions....

Sgt. Stan Gabriel from Campus Community Police will provide suggestions for safety in your community, we hope that you and your family are able to benefit from Sgt. Stan's Suggestions!



Have you received a scam phone call or email?

Anyone who receives a suspicious communication should immediately report it to the Canadian Anti-Fraud Centre or to the institution that it appears to be from. Visit <http://www.guelphpolice.ca/en/resources/FinancialCrimeTrend.pdf> to see what you can do if you're a victim of fraud.

Only call police if you have lost money to the scam or if you are victim of identity theft. If you do call police to report a fraud, please call 519-824-1212 ext. 7470 to book an appointment.

Educate yourself with these Resources

Equifax - 1-877-323-2598

Trans Union - 1-800-663-9980

Canadian Anti-Fraud Center - 1-888-495-8501

Better Business Bureau -1-800-459-8875

- Registered Charities 1-800-267-2384

Ministry of Consumer and Business Services 1-800-889-9768

Ontario Securities Commission 1-877-785-1555

- Report all Frauds
- Do your Research
- Share your experiences with Family and Friends
- If it sounds too good to be true, it probably is!
- Don't be afraid to ask questions and verify information.
- Personal Information is just that - **Personal!**
- Shred all documents
- Report lost / stolen cards immediately
- Don't carry unnecessary identification like your Social Insurance Card, Birth Certificate, Passport, Cheque books

Credit/Debit Card Fraud

Payment cards are either stolen or skimmed at businesses and then copied and used by fraudsters

- Avoid having credit cards with high limits that you aren't using
- Use the same credit card for any/all online purchases
- Ask questions if you see your card swiped multiple times
- Keep your cards in a secure place and never leave them unattended
- Keep track of billing statements
- Never give your PIN number to anyone
- Always **shield** your PIN number
- Do not write your PIN number down



Sgt. Stan continued...

Current Ongoing Scams

Canada Revenue Agency (CRA)

Fraudsters are calling victims, sending letters and emails claiming to be from the CRA and asking them for personal or banking information. Canada Revenue Agency clearly states on their website that they will not request personal information of any kind of a taxpayer by email.

- Do not take immediate action.

Contact [Canada Revenue Agency](http://www.cra-arc.gc.ca/cntct/menu-eng.html) (<http://www.cra-arc.gc.ca/cntct/menu-eng.html>) directly to verify the claim

For more information on Tax Scams, please visit <http://www.guelphpolice.ca/en/resources/Tax-Scams.pdf>

Advanced Fee Scams

Victims are tricked into paying up front for vacations, loans, prizes or inheritances. Often the scam involves wire transferring money to the fraudster.

- Real lotteries and loaning agencies do not ask you to pay fees up front.

Never send money to anybody you don't know.

Anti-Virus Scam (i.e. Microsoft)

People pretending to be from Microsoft contact victims and promise to speed up or repair their computer systems. The fraudsters will often request remote access to the victim's computer and then install programs such as 'key logger ' to capture sensitive information.

- Do not allow anyone remote access to your computer.
- Do not click on links within unknown emails.

Mystery Shopper

Victim receives a letter or an email offering employment as a "Mystery Shopper". Upon acceptance of the offer, the victim will receive a cheque. They will be instructed to use a Money-Transfer Company and wire a portion of that money back to a named person. The cheque will later be deemed fraudulent and the victim will be held responsible for the financial loss.

Do not send a Wire Transfer/Interac e-transfer/Money Transfer to someone you do not know.

Rental Scam

The victim places an advertisement to rent out an accommodation. They then receive a cheque for the rent which is more than was required and are asked to wire the overpayment back.

- Don't accept a cheque or money order for payment that is more than what you agreed upon.

Do not Wire Transfer/Interac e-transfer/Money Transfer to someone not known.

Identity Theft / Fraud

The fraudster wrongfully obtains and then uses personal information for financial gain (to obtain new credit cards, loans, bank accounts, etc. in the victim's name.)

- Personal information is stolen from wallets, purses, mail, or online phishing sites
- Carry only the ID you need
- Keep track of billing statements
- Shred any bills, statements, receipts, documents or old ID containing personal information
- Cancel and destroy cards you don't use
- Don't give out personal information by email
- Ensure firewall, anti-virus and spyware are up-to-date
- Order a copy of your credit report yearly. Check for accuracy.

Sgt. Stan continued...

Traffic Infringement Scam

Victims of this current scam are receiving emails stating that they have committed a traffic infringement. The email appears to be coming from government authorities, such as police, and contains a reason for the infringement (usually negligent driving), an infringement number, date of issue and the amount due. The email states that the fine must be paid immediately, and connects victims to a link to enter in their personal information. The email will also have an attachment (usually in the form of a .zip) that infects victims computer with a virus once opened. While these emails may look legit, police are reminding citizens that government bodies and police services **do not** issues traffic notices via email, nor will they request an email address during a traffic stop. Never give out your personal information online to untrusted sources. Other telltale signs of a phishing scam include: unsolicited emails, spelling and formatting errors, suspicious hyperlinks. Remember to always go with your gut. If an email seems fishy, it probably is. You can find more information on fraud at <http://www.antifraudcentre-centreantifraude.ca/index-eng.htm>

Continuity Scams

A new scam has seen to be surfacing as online users notice pop-up or advertisements offering a free trial or free coupon, on the condition they complete a survey. Usually, when asked to participate, consumers are also asked to provide their credit card information to pay for the shipping and handling of the gift. Without reviewing the terms and conditions, victims are unlikely to see the hidden fees associated with the offer, which include monthly fees that are nearly impossible to cancel. These fees can range from \$1.99 to \$1000. This scam also extends into other areas, such as free weight loss pills, or free subscriptions, especially related to helping consumers live a healthier lifestyle. In order to prevent this fraud from happening, victims should contact the suspected company, keeping a record of all their communication. Victims are able to refuse delivery of goods and should contact their respective financial institution or credit card provider to request a charge back due to fraud.

Travel Scams

There are a large variety of travel fraud scams circulating the Internet right now. Some include the free or "discounted" vacation scams, points scams, vacation rental scams and time share scams. The Canadian Anti-Fraud Centre has put out a bulletin regarding these scams in an attempt to provide awareness on a number of travel scams targeting Canadian consumers as well as merchants in the travel industry. To read this bulletin, <http://www.guelphpolice.ca/en/resources/Travel-Scams.pdf>

And always remember, if it seems like the deal is too good to be true, it likely is!

Fake CEO Scam

You receive an urgent email from your CEO requesting money to secure a major business deal. It looks legit. Sure, it's not normal procedure, but time is of the essence and you can't let your boss down. What if the future success of the company is in your hands? Do you transfer the money? Don't fall for it. It's a scam. In a typical "fake CEO scam", fraudsters gain access to a high-ranking executive's email account, or create a similar email address, and target employees in financial positions within the organization who have the authority to move money. They send realistic-looking emails, requesting urgent wire transfers for what appears to be legitimate business reasons, like "securing an important contract", "a confidential transaction" or "updating a supplier's payment information". They often send the targeted fraudulent email when executives are travelling abroad or otherwise difficult to reach. Believing that the request is real, the employee transfers the money--only to find out upon the boss's return that the email was a scam and the money is gone. Losses to this type of scam typically range from tens of thousands to millions of dollars. The fake CEO scam is a growing global threat to businesses and organizations of all sizes. Use these tips to help keep

Sgt. Stan continued...

fraudsters out of your business:

- Ensure your computer systems are secure, keep antivirus software up to date, and encourage all employees to use strong passwords to protect their email accounts from hackers.
- Double-check with executives when they send wire transfers requests by email, even when they look legit. Don't use the contact information provided in the message and don't reply to the email.
- Take a careful look at the sender's email address. It may be very similar to the real one, with only one or two letters different.
- Establish a standard process that requires multiple approvals for money transfers.
- Limit the amount of employee information available online and on social media. Fraudsters use it to find potential victims and time their targeted fraud.

Learn more about the fake CEO scam and other "spear phishing" scams to better identify and reject them.

If you've been the victim of a CEO scam or if you have information about this type of scam, report it to the [Canadian Anti-Fraud Centre](http://www.antifraudcentre-centreantifraude.ca/reportincident-signalerincident/index-eng.htm) (http://www.antifraudcentre-centreantifraude.ca/reportincident-signalerincident/index-eng.htm

) (1-888-495-8501), the [Competition Bureau](http://www.competitionbureau.gc.ca/eic/site/cb-bc.nsf/eng/h_00019.html) (http://www.competitionbureau.gc.ca/eic/site/cb-bc.nsf/eng/h_00019.html

) (1-800-348-5358) or the [RCMP](http://www.rcmp-grc.gc.ca) (www.rcmp-grc.gc.ca)

Romance Scam

There are a growing number of seniors who are turning to the internet to find companionship and love. Unfortunately, scammers know this and use every type of dating or social networking site available to seek out potential victims.

The scammer will gain the trust of the victim through displays of affection and will communicate via phone, skype and email for months if needed to build trust. The scammer will often claim to be working abroad, usually in a lucrative business venture. Eventually the scammer will want to meet with the victim in person. It is at this time that the scammer will inform they can't afford to travel and will ask for money to cover travel costs. Other variations include the scammer claiming that there is a medical emergency with a sick family member and will ask for money to cover medical expenses.

Warning Signs - How to Protect Yourself

Be on the lookout for someone who claims to be from Canada or the U.S. but they are working overseas.

Be careful communicating with someone who claims to have fallen in love with you quickly.

Beware if they claim they are coming to visit you but some situation prevents it from happening.

Don't leave the dating site. The person will usually want to use instant messaging or email.

Don't cash any cheques or send the person any money for any reason, whatsoever!

Sgt. Stan continued...

Recovery Pitch

If a consumer has been victimized by a scam, they are likely to be targeted again in the future with the recovery pitch. Scammers will target previous victims on the premise of increased vulnerability and likelihood of obtaining additional funds. The recovery pitch involves scammers deceiving victims to believe there is an opportunity to recover funds lost in a previous scam (full or portion), such as in an Anti-Virus scam. Scammers may portray themselves as members of law enforcement, investigating agencies, bank employees, or lawyers to establish a sense of credibility. Furthermore, consumers are asked to log into their online banking. The consumer is told the screen will go black for a brief minute to process the refund, however the scammer utilizes the opportunity to forward money from the victim's line of credit or credit card to their bank account, making it appear as if a refund was deposited. Moreover, the victim is told an error occurred and the refund was overpaid (example: refunded \$2900 Cdn instead of \$290 Cdn). Scammers demand the victim refund the difference to correct the error. Victims will try to resolve the issue and send the monies only to later realize the original "refund" was actually a transfer from their line of credit or credit card. The victim is now responsible for the funds lost..

The recovery pitch can take form using any scam. Whether it be a romance scam, prize scam, or one of the scams mentioned above, scammers may contact the victim to impersonate a lawyer and claim they can obtain lost funds for the price of legal fees. Victims will pay advance fees to assist in recovering lost finances.

Warning Signs - How to Protect Yourself

- Never pay an advance fee to obtain a refund.
- Record all information - confirm who you are dealing with.
- Conduct open source searches to cross reference information.

Bank Investigator Scam

Another form of the recovery pitch involves the Bank Investigator Scam. Consumers receive calls from scammers purporting to be from their bank or a major credit card provider. Victims are led to believe that a bank investigator is investigating unauthorized charges on their account to identify a suspect and refund the stolen funds. Victims provide remote access to their computer and online banking to allow the investigator to review any discrepancies or possibilities of fraud. The investigator will deposit money into the victims account with instructions to wire/send the money internationally to see if anyone from the bank steals or intercepts the money. Requests of payment can vary, however include money service business transfers or wire transfers. Unbeknownst to the victim, the scammer will complete a transfer of funds from the victim's line of credit or credit card to their bank account to create a false pretense that the victim is using the banks money. Once the victim sends money to recover the original unauthorized charges, they realize they have been scammed and are responsible for the funds lost.

Crime Stoppers Corner

by Sarah Bowers-Peter
Program Coordinator
Crime Stoppers Guelph Wellington

CRIME 
STOPPERS
GUELPH WELLINGTON
1-800-222-TIPS (8477)

NOVEMBER 2018

There are several amazing religious, spiritual and traditional celebrations that take place in the coming weeks. We look forward to the season as a time to celebrate Christmas, Hanukkah and then Kwanza to name a few.

Gift giving is often customary this time of year, and it can be difficult to find the perfect gift for some people. Those who have everything; those who don't want anything and those who you want to give so much to - but don't know where to start. Crime Stoppers Guelph Wellington (CSGW) has an option for you to consider.

The Gift of Crime Stoppers is a way to donate to CSGW in the name of a loved one. By making an online donation at our website csgw.tips "The Gift of Crime Stoppers", you will receive a tax receipt and a festive card to present to your intended to show how much they mean to you. They will know that your generous gift allows us to continue to offer the same award-winning Crime Stoppers programming you have come to expect in the City of Guelph and County of Wellington.

Traveling over the holidays? This card is easy to pack and is durable enough for that two-hour drive to your family dinner and gift exchange!

The Gift of Crime Stoppers is also the ideal way to support CSGW if you have thought about financially contributing but haven't found a fit with our other fundraising initiatives. Just think, with a few clicks of the mouse, you could have your Christmas shopping done! Your loved ones will appreciate your thoughtfulness in supporting a charity in their name that helps keep the community safe.

The program is available on the website beginning November 12 (please remember to mark Remembrance Day in your community on November 11) and will end on December 17.

Fundraising is crucial to the success of CSGW. We cannot do what we do without your financial support. On behalf of the Board of Directors of CSGW, please consider giving *The Gift of Crime Stoppers*!

Remember, call 1-800-222-TIPS or go to www.csgw.tips if you have information about crime in your community!

For more information on CSGW, go to www.csgw.tips. Follow us on Facebook, Twitter, Instagram, LinkedIn and YouTube!

~30~

NOVEMBER 2018

Sun	Mon	Tue	Wed	Thu	Fri	Sat
4 Bahaii Classes WWCC 10:30-11:30am	5 Bahaii Classes WWCC 10:30-11:30am	6 Bahaii Classes WWCC 10:30-11:30am	7 Crafty Toddlers WWCC 9-10am	1 Crafty Toddlers WWCC 9-10am	2 WW Kid's Club WWCC 4:30-5:30pm	3 WW Kid's Club WWCC 4:30-5:30pm
11 Bahaii Classes WWCC 10:30-11:30am	12 Bahaii Classes WWCC 10:30-11:30am	13 Bahaii Classes WWCC 10:30-11:30am	14 English Conversation Groups WWCC 10-11am CACC 1-2pm	15 English Conversation Groups WWCC 10-11am CACC 1-2pm	16 WW Kid's Club WWCC 4:30-5:30pm	17 WW Kid's Club WWCC 4:30-5:30pm
18 Bahaii Classes WWCC 10:30-11:30am	19 Bahaii Classes WWCC 10:30-11:30am	20 Bahaii Classes WWCC 10:30-11:30am	21 English Conversation Groups WWCC 10-11am CACC 1-2pm	22 English Conversation Groups WWCC 10-11am CACC 1-2pm	23 Trivia Night CACC 7:00pm	24 Pancake Breakfast CACC 10-11:30am
05 Bahaii Classes WWCC 10:30-11:30am	26 Bahaii Classes WWCC 10:30-11:30am	27 Bahaii Classes WWCC 10:30-11:30am	28 English Conversation Groups WWCC 10-11am CACC 1-2pm	29 English Conversation Groups WWCC 10-11am CACC 1-2pm	30 WW Kid's Club WWCC 4:30-5:30pm	