

POWER PLAY

OUTSMARTING MODERN SCAMS

AUSTIN KYLE ABBOTT

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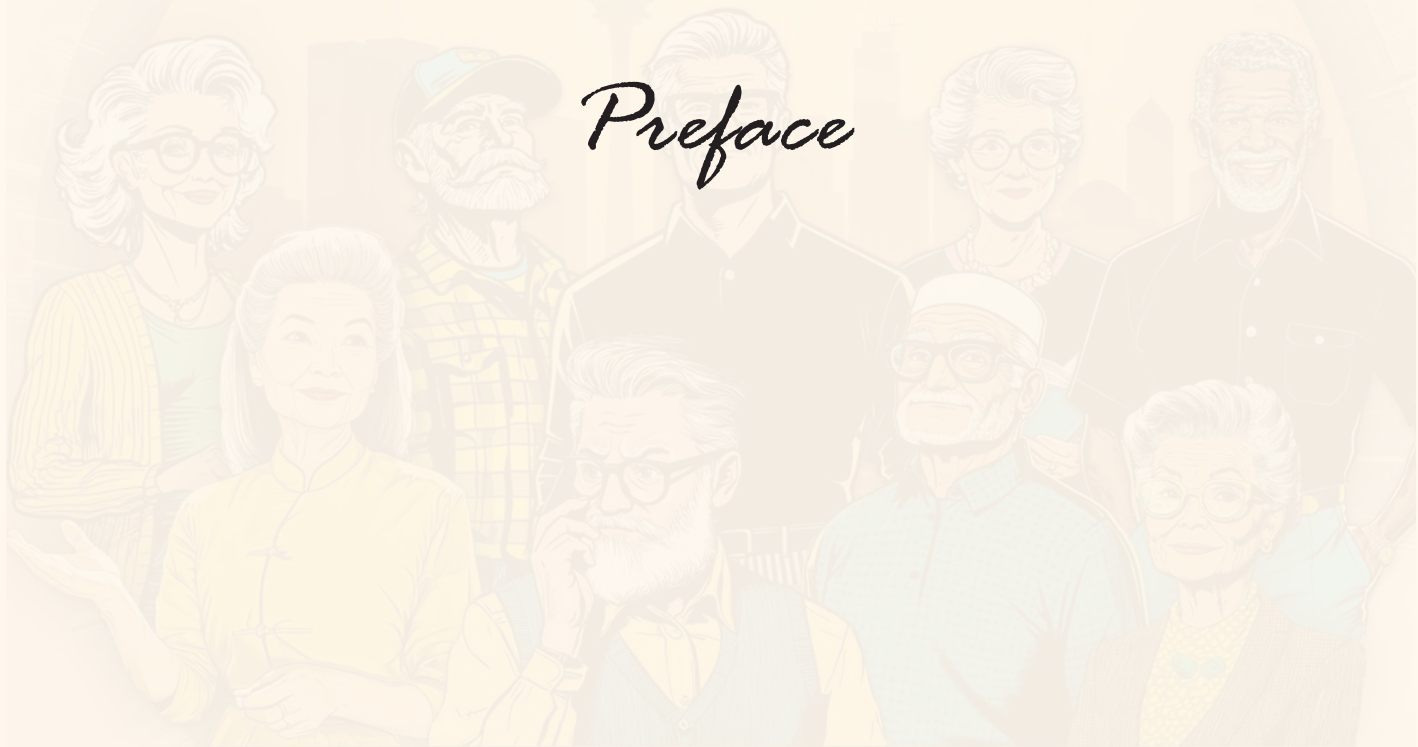
Scam Identification Quiz, Spot The Red Flags, Personal Scam Defense Plan, Crossword Puzzle, Quick Reference Guide, Resources, Answers To Quiz, Glossary, Staying Up-To-Date, References



POWER PLAY

OUTSMARTING MODERN SCAMS

Preface



Austin K. Abbott

Power Play: Outsmarting Modern Scams

Objective Of The Book



The primary goal of this comic book is to empower seniors with knowledge and tools to **recognize, avoid,** and **report** various types of scams. Through engaging stories and practical information, we aim to:



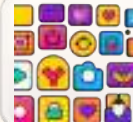
Increase awareness about common scams targeting seniors



Provide actionable strategies for scam prevention



Encourage open discussions about fraud within communities



Promote resources for support and reporting



The Scam Problem Affecting Seniors

Scams targeting seniors have become increasingly prevalent and sophisticated. Factors contributing to seniors' vulnerability include:



Increased social isolation



Potential cognitive decline



Less familiarity with new technologies

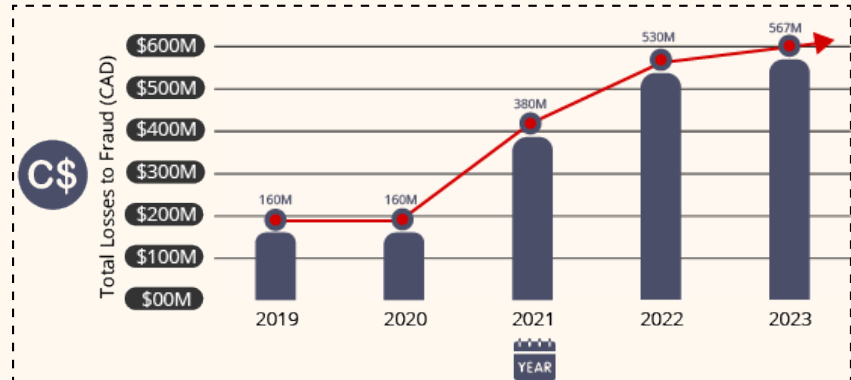


Accumulated wealth and good credit



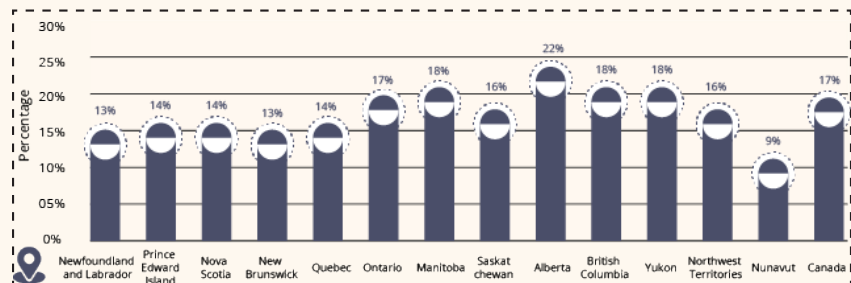
Tendency to be more trusting and polite

Few stats on scams in Canada:



¹Year-over-year (YoY) data for financial losses to fraud in Canada from 2019 to 2023

² Nearly half (43%) of Canadians claim to have knowingly been victimized by fraud or scams at some point in their lifetime. Older Canadians (55+) are among the least likely to report being fraud victims.



³Proportion of the population who reported being a victim of fraud in the five years preceding the survey, by province, 2019

The Impact Of Scams On Seniors

Scams can have devastating effects on seniors, going far beyond just financial loss:

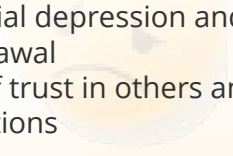
Financial Impact

- Loss of savings or retirement funds
- Potential debt from borrowed money to pay scammers
- Costs associated with identity theft recovery



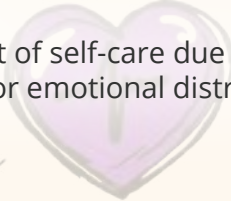
Emotional or Psychological Effects

- Feelings of shame, embarrassment, and self-doubt
- Increased stress and anxiety
- Potential depression and social withdrawal
- Loss of trust in others and institutions



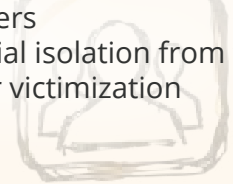
Health Consequences

- Stress-related physical health issues
- Neglect of self-care due to financial strain or emotional distress



Social Ramifications

- Strained relationships with family members
- Potential isolation from fear of further victimization



Grandparent Scam

*When a call comes
with a plea,
Ask questions to
verify, it's key.*

*If doubts arise,
don't feel jammed,
Hang up and call
your real grand.*

*WE NEVER HAD A
DOG, AND I DON'T
BELIEVE YOU'RE
MY GRANDSON.*







ELEANOR REMEMBERS A SCAM AWARENESS SEMINAR AT HER LOCAL LIBRARY...







GRANDPARENT SCAM QUICK REFERENCE



WARNING SIGNS

- Urgent calls claiming to be grandchild
- Stories about emergencies or arrests
- Requests for immediate money transfer
- Pleas to keep the call secret



PREVENTION STEPS

- Stay calm and verify caller's identity with personal questions
- Contact family members to confirm
- Call grandchild's actual phone number



IF TARGETED

- End the call immediately
- Contact local police
- Report to Canadian Anti-Fraud Centre
- Alert your bank if money was sent



NEVER

- Send money without verification
- Purchase gift cards on demand
- Give out banking information
- Keep the call secret from family



ALWAYS

- Ask for callback number
- Verify with other family members
- Report suspicious calls

Charity Scam

SOME TIME
TO THINK
ABOUT IT?
MAYBE CALL

LET'S
LEARN
MORE
ABOUT
THIS

*When a cause pulls
at your heart,
Let wisdom too,
play its part.*

*Verify their claim,
make sure it's clear,
True giving needs
no fear.*

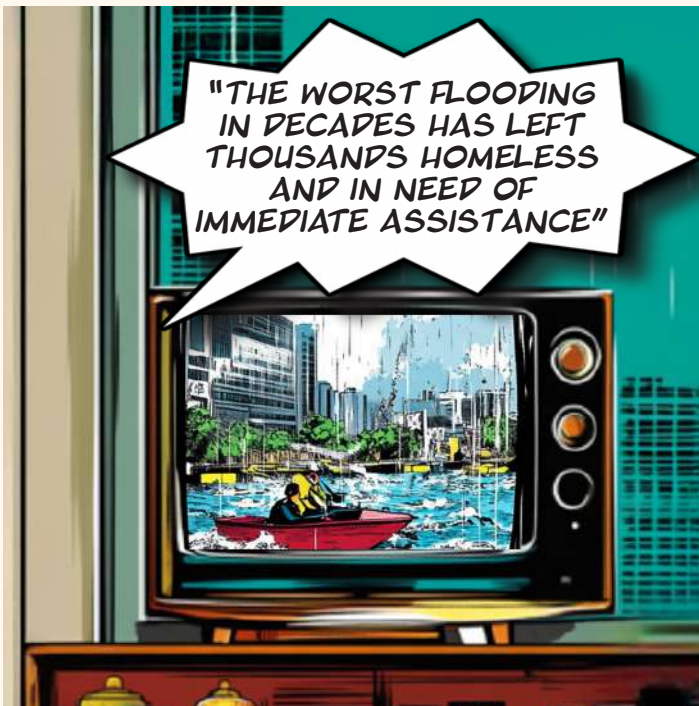
VIVIAN ON A
CALL WITH ELEANOR

ELEANOR
GOT A CALL
DONATING
FLOOD VICTIMS
CHARITY IS
FLOOD RELIEF ACTION

ON A RAINY SPRING DAY IN VANCOUVER, VIVIAN CHEN'S COMPASSIONATE NATURE IS PUT TO THE TEST...



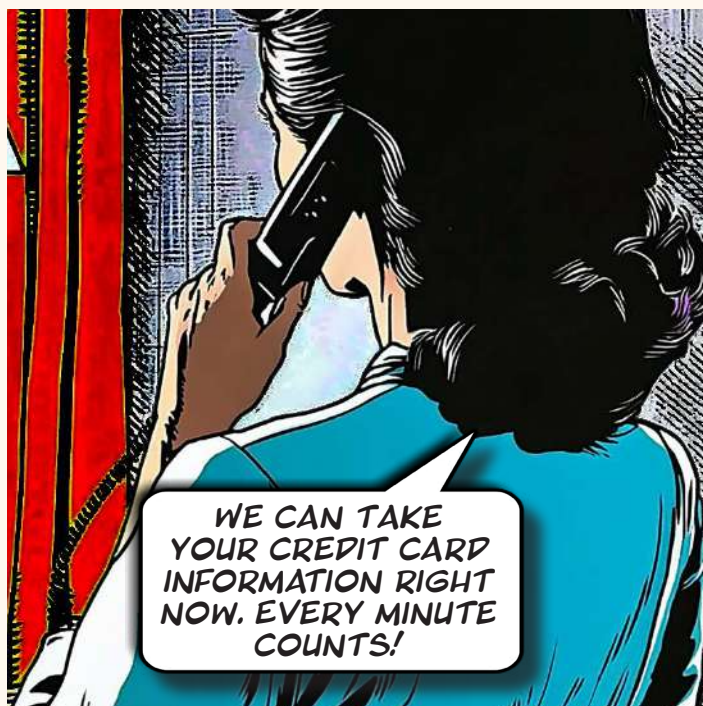
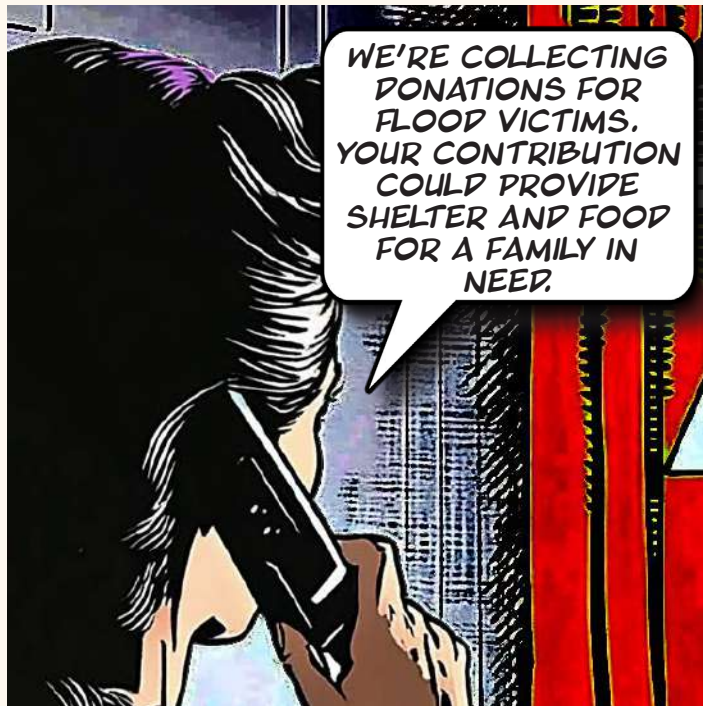
"THE WORST FLOODING
IN DECADES HAS LEFT
THOUSANDS HOMELESS
AND IN NEED OF
IMMEDIATE ASSISTANCE"

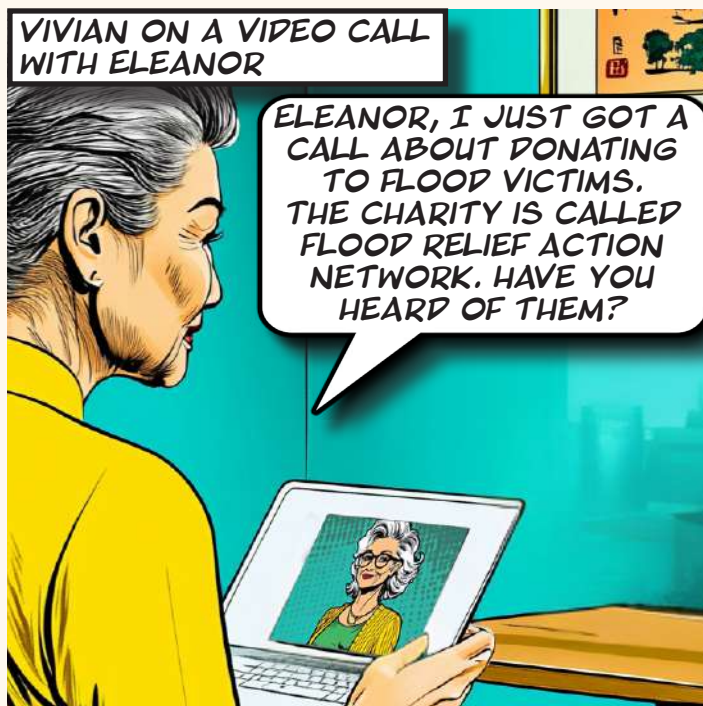


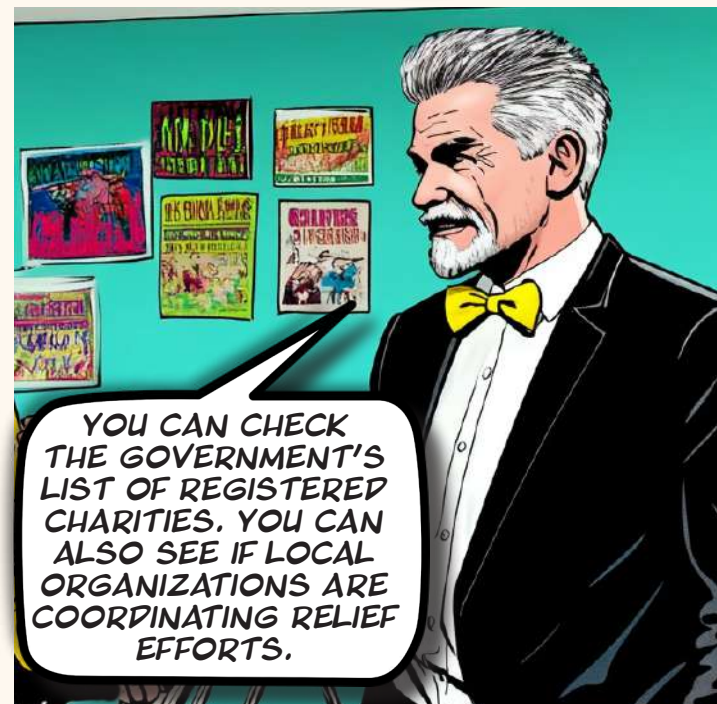
THOSE POOR
PEOPLE. I WISH
THERE WAS
SOMETHING I COULD
DO TO HELP.











VIVIAN REALIZED THAT SHE WAS BEING CONTACTED BY A SCAMMER AND DECIDED TO TAKE ACTION ...



HELLO? I'D LIKE TO REPORT A SUSPECTED CHARITY SCAM...



VIVIAN IS HOSTING A COMMUNITY GARDEN FUNDRAISER.



CHARITY SCAM QUICK REFERENCE

WARNING SIGNS

- High-pressure tactics for immediate donation
- Emotional manipulation about current events
- Requests for cash or gift card donations
- Similar but slightly different charity names
- Vague details about how funds are used
- Unsolicited calls thanking for previous donations
- Reluctance to provide registration numbers
- Requests to wire money overseas
- Door-to-door collectors without ID
- Unable to provide tax receipts
- Claims of 100% donation to cause

PREVENTION STEPS

- Verify charity registration number on CRA website
 - Ask for detailed financial reports and written information
- Plan donations in advance and keep records
 - Research charity's track record
- Verify fundraiser's identification
 - Ask about administrative costs



IF TARGETED

- Stop all payments and document the interaction
- Report to Canadian Anti-Fraud Centre and CRA Charities Directorate
- Contact your bank if payment made
 - File police report and alert local community
- Check credit card statements
- Report to provincial consumer protection
 - Warn family and friends

NEVER

- Donate under pressure or to unverified charities
- Give cash to door-to-door solicitors
- Share financial information on first contact
- Send money via wire transfer or gift cards
- Click email links without verification
- Believe promises of tax benefits
- Make impulse donations

ALWAYS

- Ask for official tax receipts and keep records
- Verify charity legitimacy before donating
 - Ask how funds will be used
 - Use secure payment methods
- Check charity ratings and annual reports
 - Donate through official websites
 - Ask about fundraising costs

Scam Identification Quiz

Test your knowledge with these scenario-based questions. Choose the best response for each situation.

10. A pop-up message appears on your screen with flashing warnings and a phone number, claiming your computer is infected. The best response is:
 - a) *Call the number shown on the pop-up immediately*
 - b) *Click on the pop-up to download their cleaning software*
 - c) *Enter your credit card details to fix the problem*
 - d) *Close the pop-up, restart your computer, and run your legitimate antivirus software*
11. After a natural disaster, someone calls asking for an immediate donation to help victims. They're pushing for payment by gift cards or wire transfer. What should you do?
 - a) *Send gift cards right away to help victims*
 - b) *Wire money immediately because it's urgent*
 - c) *Give them your credit card over the phone*
 - d) *Research the charity on legitimate websites and donate directly through official channels*
12. A charity caller says they're raising money for local police officers and need a donation today to meet their goal. The safest response is:
 - a) *Pay immediately to support local law enforcement*
 - b) *Share your banking details for monthly donations*
 - c) *Give cash to show your support*
 - d) *Verify the charity's legitimacy through your local police department and official charity*
13. Someone calls offering a "guaranteed" investment opportunity that promises 50% returns in just one month. They say this is your last chance to invest. What should you do?
 - a) *Invest immediately to not miss out*
 - b) *Share your bank account details to get started*
 - c) *Borrow money to make a larger investment*
 - d) *Decline the offer and consult with a licensed financial advisor*
14. You receive an email about a "secret" cryptocurrency investment that's about to skyrocket in value. They need you to act fast and wire money today. The safest response is:
 - a) *Wire the money quickly before prices go up*
 - b) *Share your investment account information*
 - c) *Tell friends about this amazing opportunity*
 - d) *Delete the email and report it as a scam to authorities*
15. You receive an urgent call from someone claiming to be from the "CRA/tax office" saying you owe back taxes and will be arrested if you don't pay immediately. What should you do?
 - a) *Pay immediately using gift cards as requested*
 - b) *Share your banking details over the phone*
 - c) *Wire money right away to avoid arrest*
 - d) *Hang up and contact the tax office directly using their official number*

Spot the Red Flags

Review the following communications and circle all the red flags you can find.

Example 1 (Email):

*Dear Valued Customer,
We have noticed suspicious activity on your account. To secure your account, please click the link below and enter your login credentials.
www.yourbank-security.com
Act now to avoid account suspension!*

*Best regards,
YourBank Security Team*

Example 2 (Email):

CONGRATULATIONS!!!

*Dear Sir/Madam,
You have been selected as winner of \$5,000,000 CAD in the International Email Lottery! To claim your prize, kindly provide:*

- Full name
- Bank details
- Copy of passport
- Processing fee of \$500

Reply within 24 hours or forfeit your winnings!!!

*Best Regards,
Dr. James Smith*

Example 3 (Text message):

*N-ETFLIX ALERT: Your account has been temporarily suspended due to billing issue. Update payment info here:
www.n-etflix-account-verify.net
Limited time offer: Act within 2hrs to receive 50% discount on next payment!*

Example 4 (Message):

*My Dearest,
Fate has brought us together on this dating site. I am an American military doctor serving in Syria. Your profile touched my heart deeply. I have inherited \$2.5M from my late father and need someone trustworthy like you. I cannot access my money here but with your help, we can build a beautiful future together. Please keep this private.*

*All my love,
Captain James Williams*

P.S. I need \$200 for internet access to continue our communications.

Your Personal Scam Defense Plan

Fill in the blanks to create your own scam defense strategy:

- If I receive an unsolicited call about my finances, I will _____

- Before making any investment decisions, I will always _____

- To protect my personal information online, I will _____

- If someone pressures me to make a quick decision about money, I will _____

