



MONDAY MEETING

Location: Newton Senior Center
Date: 09/21/2026 @ 1:00pm
Attendees: 30 members
Chairperson: Vicci Burnett
Speaker: Linda Yauck

House Keeping

- At 1:00 pm, call the meeting to order.
- Remind people to scan their Surrey Recreation Membership Card at the front desk whenever they come to the Newton Senior's Center, & check-in with the Membership chairperson when they enter the auditorium.
- Remind people to silence their Smartphones .
- No new Members or Guests present.
- Friday, Sept 18th is the first drop in and nobody came.
- We are no longer in need of a secretary or registrar. Gerry and Athena will share the registrar task. The meeting will be recorded and sent to Athena for the minutes.
- Linda Fawcus from the GLUU society has new material to be taught, but unfortunately her information won't be received before our deadline of October 9th. To be put in the winter calendar. So stay tuned with what we've got.
- We had a support meeting on Thursday to discuss our courses.
 - File Management had to be cancelled due to lack of enrolment.
 - The Apple devices course is happening.
 - Google Maps for all devices is a one-day informative course. No one has enrolled yet.
 - Windows 11 doesn't start till mid October, but nobody has signed up for that course yet. We need to make some changes in the course offerings, and we will.
- The support group at the meeting Thursday, the subject was Christmas. There's a lot of planning that goes into it.
 - We had Beara from the city attend our meeting, and he advised us that the city is going to be changing their protocols for the city, lunches, and dinners. It'll kind of go like this.
 - You come in and you register. At the point you register, you will be given your raffle ticket, and a city provided number.
 - The ones with walkers or wheelchairs will be escorted first. Once they're settled, then your numbers will be called.
 - If you have people you want to sit with, I suggest that you and your friends line up together. The city is not allowing reserving tables or holding seats.
 - There's an exception, and it's that the computer club volunteers on that day can reserve their own seat along with their spouses.
 - I'll keep you informed, and when it comes closer to November, I will ask for volunteers for setting up and taking down.

- Our presenter today is **Linda Yauck** from Seniors First, BC.
- At 3:00 pm we adjourned.

Main topic started around 13:20pm ?

Topic : Fraud and Scam Prevention

1. About Seniors First BC

Seniors First BC provides free information and legal advocacy to older adults, funded by the provincial government and the Law Foundation. Services:

- Seniors Abuse & Information Line: confidential information and referral line; the entry point to all other services.
- Support services: counselling, mental health support, help accessing financial assistance, and explanations of the criminal justice process.
- Public education: community presentations, publications and a newsletter. Website in English, French, Chinese, Punjabi and Farsi. An online guide covers home care and senior housing.
- Legal services: free for eligible seniors: age 55+ (50+ for Indigenous elders); income up to \$45,000/year (plus \$20,000 per extra household member); assets around \$250,000. Exceptions are possible. Lawyers, not phone staff, decide eligibility. Expect about four weeks or more for a callback; flag emergencies (e.g. eviction notices) at intake. Includes advance planning: wills, powers of attorney and representation agreements.

2. Scale of the Problem

The Canadian Anti-Fraud Centre reported over 40,000 reports, 27,000 victims and \$700 million in losses last year. Real losses are far higher because shame, guilt and not knowing where to report keep many victims silent. Scams are run largely by international organised crime, not lone individuals. Money sent by wire transfer or with a disclosed PIN is very unlikely to be recovered; promptly reported credit card fraud has a better chance. Reports feed tracking and public warnings. Also report to the impersonated company (bank, BCAA, etc.); a police report is not always required.

3. The Scammer's Toolbox

- **Impersonation:** if you didn't initiate or expect contact, you can't trust the sender. Look up the company yourself and contact them directly.
- **Social media mining:** tighten privacy settings on all accounts (homework; the computer club can help).
- **Emotional manipulation:** the most powerful tool; it exploits fear, loneliness and excitement. Notice your instinct when something feels wrong.
- **Urgency and threats:** jail, fines, account closure, time-limited offers. Time is on your side: pause five minutes to 24 hours and ask who is contacting you and why.

Phishing and spoofing. Never click links, attachments or ads; go to the company's website yourself. Check senders by hovering over the name or pressing reply to see the real address. Watch for lookalike domains ("Scotla", rn for m). Spelling errors are a clue, but AI-written scams are now polished. Examples reviewed: fake Netflix, BCAA prize

survey, Canada Post and ICBC texts, fake Scotiabank card-blocked text, and browser pop-ups (never call the number shown). Couriers leave a physical card and government agencies do not send texts.

AI-enabled scams. Voice cloning from seconds of audio, deepfake images and video, and mass-produced scam content. Sanity check: why would the Prime Minister or a celebrity ask you to invest?

4. Common Scams Targeting Older Adults

- **Emergency/grandparent:** fake family member or police, urgent payment by crypto, gift cards or e-transfer, "tell no one". Hang up, call the person directly, and agree a family code word in person or by mail.
- **Romance:** targets loneliness; escalating requests. Red flags: seems perfect, moves to a private channel, cancels meetings, demands secrecy.
- **Cryptocurrency investment:** the number one scam for older adults; fake dashboards, then money vanishes. Anyone asking you to invest or pay in crypto is a red flag.
- **Service provider:** fake Telus/Rogers/Shaw calls, remote access, and phone contract scams.
- **Bank investigation:** caller says your account is compromised and asks you to move money to a "safe account". Red flag: they called you.
- **Marketplace, recovery and sponsored search:** never send deposits; never pay in advance to recover money or claim a prize; scroll past sponsored results.
- **Distraction theft and gift card tampering:** stay alert and leave valuables at home; check gift cards for tampering. Gift cards are never a legitimate way to pay fines or bail.
- **Door-to-door charities:** give nothing at the door; ask for ID and a charitable number, then donate online or by phone.

5. Protective Measures

- Never send money to, or accept money from, someone you haven't met in person; refuse e-transfers from strangers (overpayment scams).
- Shred documents showing personal information; screen calls with voicemail or call-control features.
- Use long passwords (16 to 20 characters) or passphrases; multi-factor verification matters even more, especially for banking.
- Don't save passwords or card details on retail sites (uncheck pre-ticked boxes); don't bank or shop on public Wi-Fi.
- Review statements regularly; set transaction limits and purchase alerts; get free credit reports from Equifax and TransUnion.
- Consider naming a trusted contact person at your bank: an emergency contact only, with no account access or decision-making power.

6. If You Have Been Scammed

Calm down and refocus; contact your bank or credit union; report to police (non-emergency line) and the Canadian Anti-Fraud Centre; then take steps to protect yourself. Linda stressed that being scammed is not the victim's fault. Sharing experiences with friends, family and community groups is the best collective defence.

7. Resources and Follow-Up

Canadian Anti-Fraud Centre (reporting form is not straightforward); CRA scam page; GetCyberSafe.gc.ca; local police or RCMP non-emergency line (not 911); Cyber-Seniors (one-to-one tech help); the host computer club's classes; and a Sunshine Coast scam-video website, which was accidentally left off the printed handout and should be added. No action items were recorded.

Next session: Margaret Lang, Greater Vancouver Crime Stoppers (following week)