



**AGENDA**  
**Age-Friendly Community Advisory Committee**  
**Meeting**

Tuesday, September 10, 2024, 1:30 p.m.  
Council Chambers

Pages

**1. CALL TO ORDER**

**1.1 Land Acknowledgement**

The Town of Wasaga Beach acknowledges it is located upon the traditional territory of the Anishnaabe people of the Three Fires Confederacy and the Wyandot Nation.

We respect the spiritual interconnection among these nations to the land and to the water, and acknowledge that waterways were the lifeblood of the Indigenous people by trade and hunting routes.

We are dedicated to inclusivity of First Nations, Inuit and Metis people in our future stewardship of the land and the longest freshwater beach in the world. In the spirit of reconciliation, we welcome the opportunity of learning to be sustainable caretakers of the land and waterways for all future generations.

**2. DISCLOSURE OF PECUNIARY INTEREST**

**3. ADOPTION OF MINUTES**

**3.1 Age-Friendly Community Advisory Committee Meeting Minutes - July 9, 2024**

4

Recommended Motion:

That the Age-Friendly Community Advisory Committee minutes of July 9, 2024 be approved.

**4. DEPUTATIONS/PRESENTATIONS**

**4.1 Tom Creel - Senior Support Unit - Canadian Anti-Fraud Centre/Royal Canadian Mounted Police and Ontario Provincial Police**

8

Recommended Motion:

That the presentation from Tom Creel regarding Fraud Prevention and

Awareness be received for information.

5. **UNFINISHED BUSINESS**

6. **SUB-COMMITTEE REPORTS**

7. **NEW BUSINESS**

7.1 **Age-Friendly Committee Chair and Coordinator**

Recommended Motion:

That the Age-Friendly Community Advisory Committee receive the Chair and Coordinator Updates, for information.

7.2 **Member Roundtable Updates**

Recommended Motion:

That the Age-Friendly Community Advisory Committee receive the member roundtable updates, for information.

7.3 **Action Plan Work Group Update**

Recommended Motion:

That the Age-Friendly Community Advisory Committee receive the Action Plan Review update, for information.

7.4 **AFC Business Development Work Group Discussion**

Recommended Motion:

That the Age-Friendly Community Advisory Committee receive the Business Development update for information.

7.5 **Community Hubs Update**

Recommended Motion:

That the Age-Friendly Community Advisory Committee receive the Community Hubs update, for information.

7.6 **Seniors Expo Work Group Discussion**

Recommended Motion:

That the Age-Friendly Community Advisory Committee receive the Senior Expo update for information.

7.7 **Senior of the Year Work Group Discussion**

Recommended Motion:

That the Age-Friendly Community Advisory Committee receive the Senior of the Year update for information.

**7.8 Revamping and Updating AFC Brochures and PowerPoint Presentation**

Recommended Motion:

That the Age-Friendly Community Advisory Committee receive the Brochure & PowerPoint update for information.

**8. ITEMS FOR FUTURE MEETINGS**

- Health Care Practitioner
- Simcoe Muskoka District Health Unit - Food Insecurity

**9. DATE OF NEXT MEETING**

Tuesday October 8, 2024 - 1:30pm - Council Chambers

**10. ADJOURNMENT**



**MINUTES**  
**Age-Friendly Community Advisory Committee**  
**Meeting**

**Tuesday, July 9, 2024, 1:30 p.m.**  
**Council Chambers**

Members Present: Faye Ego  
Tara Bone  
Jeff Burke  
Dianna Mancini  
Gertrude King  
Penny Rush  
Leslie Hodgson

Members Absent: Susan Sinclair  
Brittany Newman

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**1. CALL TO ORDER**

Meeting was called to order by the Chair, Jeff Burke, at 1:34pm

**1.1 Land Acknowledgement**

**2. DISCLOSURE OF PECUNIARY INTEREST**

None noted.

**3. ADOPTION OF MINUTES**

**3.1 Age-Friendly Community Advisory Committee Meeting Minutes -  
April 9, 2024**

**Moved by:** Leslie Hodgson

**Seconded by:** Penny Rush

That the Age-Friendly Community Advisory Committee minutes of April 9, 2024 be approved.

**4. DEPUTATIONS/PRESENTATIONS**

**4.1 Chief Craig Williams - Poverty Round Table**

Chief Williams introduced himself and detailed his report from the Poverty Reduction Roundtable he attended on May 17, 2024. Chief Williams

answered Committee member's questions, particularly about increasing participation in further endeavors on this topic.

**Moved by:** Dianna Mancini  
**Seconded by:** Leslie Hodgson

That the presentation from the Fire Chief regarding the Poverty Round Table be received for information.

#### **4.2 Tara Bone - Red Cross Programs and Services**

Tara detailed the material presented, reviewing how programs have changed pre- and post-COVID. The Committee discussed how to improve getting the word out regarding Red Cross Services and how the Town's budget might assist in such effort.

**Moved by:** Dianna Mancini  
**Seconded by:** Leslie Hodgson

That the presentation from Tara Bone regarding Red Cross Programs and Services be received for information.

### **5. UNFINISHED BUSINESS**

### **6. SUB-COMMITTEE REPORTS**

### **7. NEW BUSINESS**

#### **7.1 Age-Friendly Committee Chair and Coordinator Chair Report**

Chair Jeff Burke addressed details in his report, highlighting items that the AFCAC will be looking ahead to, especially how social media could be updated.

Nicole Rubli discussed budget issues and reviewed how the Senior Of The Year Award nomination will take place going forward.

**Moved by:** Penny Rush  
**Seconded by:** Faye Ego

That the Age-Friendly Community Advisory Committee receive the Chair and Coordinators Updates for information.

#### **7.2 Community Partner Member Roundtable Updates**

Penny Rush touched on the social media issue, suggesting that the Health Unit might be a source for posts focused on aging and wellness, and to also provide information about future presentations from the Committee.

Angela Kemp reported on the positive results for Library Programs from the Seniors Community Grant.

**Moved by:** Tara Bone  
**Seconded by:** Dianna Mancini

That the Age-Friendly Community Advisory Committee receive the member partners' roundtable updates for information.

### **7.3 Action Plan Work Group Update**

Leslie Hodgson suggested that the AFCAC consider one or two more Lunch & Learn gatherings in the fall because the one in the spring was seen as having been quite successful.

**Moved by:** Leslie Hodgson

**Seconded by:** Dianna Mancini

That the Age-Friendly Community Advisory Committee receive the Action Plan Work Group update for information.

### **7.4 AFC 2024 Business Development Work Group Update**

Penny Rush updated the Committee about the amendments to the PowerPoint presentation, ensuring it is ready to be more engaged with local businesses.

**Moved by:** Penny Rush

**Seconded by:** Leslie Hodgson

That the Age-Friendly Community Advisory Committee receive the Business Development Working Group update for information.

### **7.5 Age-Friendly Community Information Hubs Update**

Dianna Mancini reported on the current status of the locations. It was suggested that the Committee look at questions such as which locations are most effective and what material is seeing the most movement.

**Moved by:** Leslie Hodgson

**Seconded by:** Gertrude King

That the Age-Friendly Community Advisory Committee receive the Community Information Hubs update for information.

### **7.6 Post Seniors Expo 2024 Work Group Update**

Jeff Burke reported on the success of the Seniors Expo, with an increase in Vendors and visitors. A final financial statement will be developed after some Advertising and table costs are included.

**Moved by:** Tara Bone

**Seconded by:** Penny Rush

That the Age-Friendly Community Advisory Committee receive the Senior Expo Working Group update for information.

### **7.7 Senior of the Year 2024 Work Group Update**

No report at this time.

8. **ITEMS FOR FUTURE MEETINGS**

9. **DATE OF NEXT MEETING**

10. **ADJOURNMENT**

**Moved by:** Jeff Burke

**Seconded by:** Leslie Hodgson

That the July 9, 2024 Age Friendly Community Advisory Committee meeting be adjourned at 3:21pm.



# Fraud Prevention and Awareness

Tom Cheel, Senior Support Unit Volunteer  
Canadian Anti-Fraud Centre (CAFC)





# Overview

- About the Canadian Anti-Fraud Centre
- What is MMF – Mass Marketing Fraud?
- Top Reported Frauds
- Impact Fraud
- How to Report



# What is the Canadian Anti-Fraud Centre (CAFC)?



Competition Bureau  
Canada

Bureau de la concurrence  
Canada





# Canadian Anti Fraud Centre

**Operational  
Support  
Unit**

**Fraud  
Prevention  
and Intake  
Unit**

**Senior  
Support Unit**



# Operational Support Unit (OSU)

- Educates law enforcement and our private sector partners;
- Provides statistics and investigative packages (either initiated by the CAFC or to fulfill external requests);
- Has an international outreach:
  - ❖ Member of the IMMFWG (International MMF Working Group) which includes representatives from various international enforcement agencies who use cross-border intelligence sharing and strategy development to combat fraud.
  - ❖ Work closely with Interpol (hundreds of Interpol referrals), Europol, and the RCMP Liaison officer program.
  - ❖ Service close to 100 different agencies and supporting numerous investigations and arrests domestically and Internationally.
- Liaisons with our private sector partners to disrupt the tools of the fraudsters (contact & payment methods).



# Fraud Prevention & Intake Unit

- Accept reports by telephone, mail, fax, police reports
- Validate online FRS reports
- Victims & Attempts of fraud
- Refer reports:
  - High Risk
  - \$10,000+ Victim
  - Cash in Mail
  - Report New Fraud Scenarios



# Senior Support Unit (SSU)

- Comprised mostly of volunteers who:
  - Provide outreach to victims 60+
  - Mail and e-mail fraud prevention materials
  - Presentations to senior groups
  - Special Projects
  - Collaborate with other units, Law Enforcement and our partners





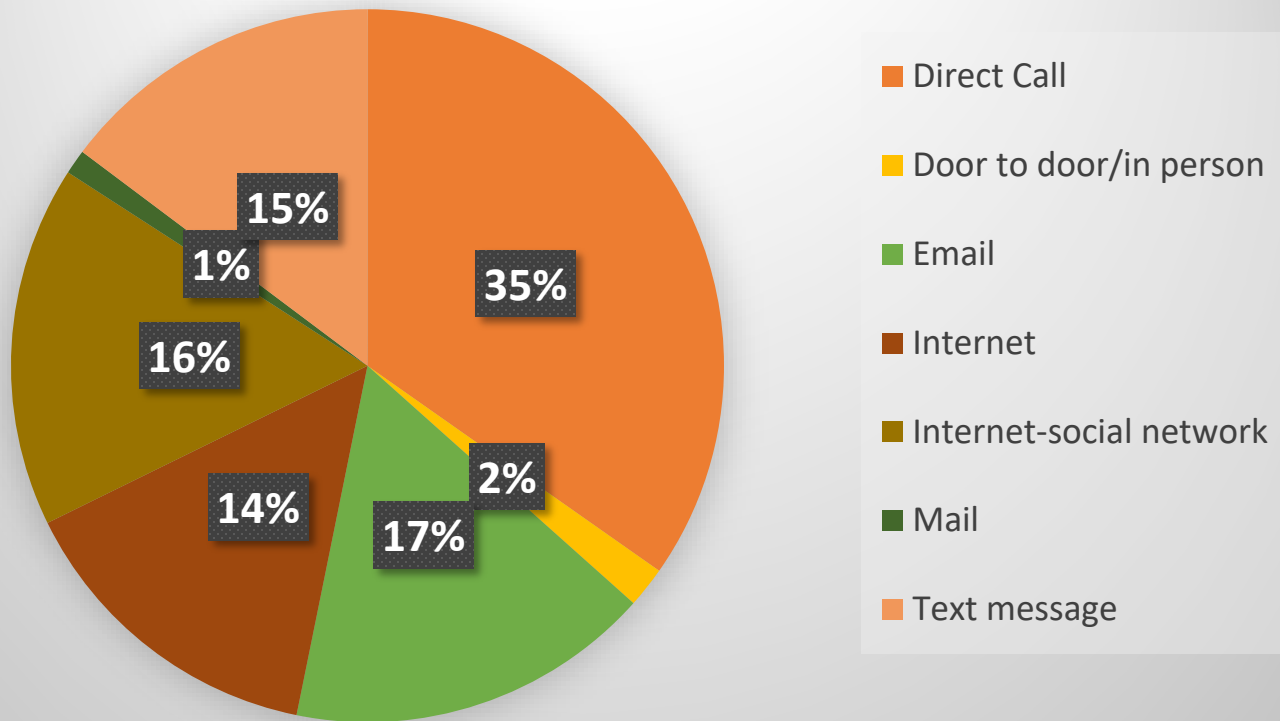
# What is Mass Marketing Fraud?

Mass marketing fraud deals with frauds that target the masses. Usually it is Organized Crime, with a well orchestrated web of deceit that sets out to steal money and or personal information from hundreds of thousands of victims.



# Top Solicitation Methods

Solicitation Methods in 2024







# Fraud is under reported

It is estimated that  
only  
**5% - 10%**  
of fraud is  
reported to the  
CAFC.





# Why do we become victims?

## Our Vulnerabilities

- Desire to be a hero
  - To help people
  
- Desire to appear generous
  - With time or financially
  
- Desire to have more/free money
  
- Desire to have a friend
  - Admired or loved
  
- Desire to avoid shame/embarrassment



# Fraud Initiated by Telephone Call

- Automated Dialing
- Robocalls
- Spoofing
- Delayed Disconnect





# Fraud Initiated Online



- Search Engine Optimization
- Pop-Ups
- Online Classifieds
- Fake Websites
- Fake Information
- Stolen Credit Cards

# Fraud Initiated on Social Networks

- Fake Accounts
- Social Media Bots
- Compromised Accounts
- Advertisements





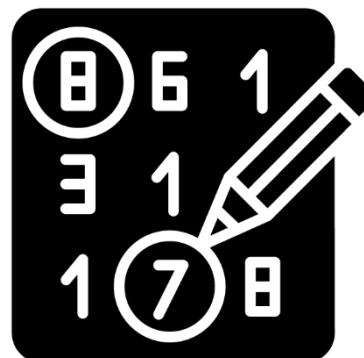
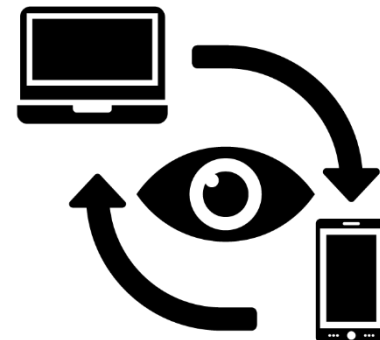
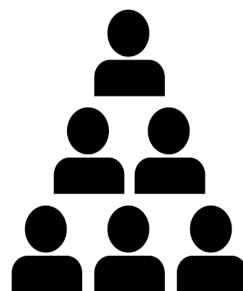
# Fraud Initiated by Mail or In Person



- Foreign Money Offers
- Stamps
- Employees
- High Pressure Sales

# Current Scams

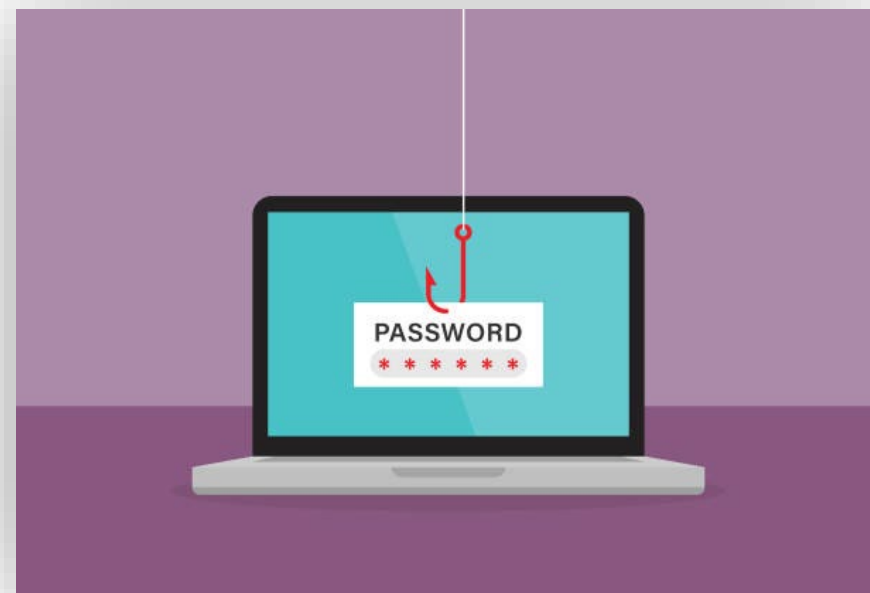
- Investment
- Romance
- Extortion
- Service
- Bank Investigator
- Prize
- Emergency





# Phishing/Smishing

Phishing/Smishing messages will direct you to click a link to capture your personal and/or financial information.







# Examples of Phishing

**Ben Woelk**

**From:** Edu Help Desk <info@pa.com>  
**Sent:** Tuesday, September 08, 2015 3:16 AM  
**To:** info@pa.com  
**Subject:** [Suspected Spam] Edu Email Upgrade Against Spam.

Attn: Email User,

Due to the high risk of spam emails going on in the internet, we have decide to upgrade all educational email set by our admin panel, and access to your mailbox via our mail portal will be unavailable expect you upgrde your email account against fraudulent spam.

To upgrade and re-validate your mailbox, do click on the link to upgrade: [Upgradepage](http://www.designrepublic.cz/wp-content/advanced/cache/upgrade/account/webmail.php)

Thanks,  
Educational Ad

<http://www.designrepublic.cz/wp-content/advanced/cache/upgrade/account/webmail.php>  
Click to follow link

Spelling

Generic addressee

Link goes to external site

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# Identity Theft

- Identity theft can occur when a victim's personal information is stolen or compromised.
- Identity fraud occurs when the fraudster uses the victim's information for fraudulent activity.





# Fraudsters target previous victims!

- Fraudsters can share lists of victims.
- Recovery Pitch: Investment Scams, Romance Scams, Tech Support Scams
- If you have been a victim, keep yourself informed on current scams.



**For a full list of scams and alerts, visit the CAFC's website: [www.antifraudcentre.ca](http://www.antifraudcentre.ca)**



# Impact of Fraud

- Loss of homes/businesses
- Loss of retirement savings
- Marital breakups/spousal violence
- Physical and emotional harm to themselves or others.
- Suicide
- Embarrassment
- Depression





# What To Do If You're A Victim

If you are a victim of identity theft and/or fraud, you should immediately complete the following steps:

**Step 1:** Gather the information pertaining to the fraud.

**Step 2:** Contact the two major credit bureaus; Equifax & Trans Union.

**Step 3:** Report the incident to your local law enforcement.

**Step 4:** Report the incident to the CAFC.

**Step 5:** Review your financial statements and notify them of any suspicious activity.

**Step 6:** Notify your financial institutions and credit card companies, and change the passwords to your online accounts.

**Step 7:** If you suspect that your mail has been redirected, notify Canada Post.

**Step 8:** Notify federal identity document issuing agencies.

**Step 9:** Notify provincial identity document issuing agencies.



# How to Report Fraud

It's essential that victims and businesses report fraud to...

- ✓ Local police
- ✓ The CAFC via

**1-888-495-8501 (Toll-Free)**

OR

**our online Fraud Reporting System**

**[www.antifraudcentre.ca](http://www.antifraudcentre.ca)**



