CRIME WAS

MAGAZINE

Issue 1, 2019

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PROJECT LOCK UP

AN RCMP INITIATIVE TO REDUCE PROPERTY CRIME



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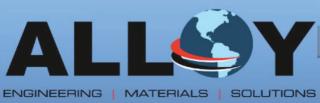
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A LOOK BACK AT 2018

A SNAPSHOT OF CRIME STOPPERS STATISTICS IN 2018







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Did you know that Crime Stoppers is completely privately funded? Please consider a donation to help Crime Stoppers prevent and solve crimes.







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A Message FROM CRIME STOPPERS

Hello and thank you for picking up our magazine!

This first issue of 2019 includes information on fraud prevention, Project Lock Up and tips on safeguarding your identity. We hope you enjoy the articles.

Crime Stoppers is a charitable not-for-profit, community crime prevention organization that allows tipsters to anonymously report information about crimes and suspicious behaviour. Tips can be submitted online via p3tips.com or by calling 1-800-222-TIPS (8477).

Our program would not run without the generous support of our donors (you can find out how you can help on page 49). And this magazine would not be possible without the support of our advertisers, many of which you will see on the forthcoming pages.

If you'd like to know more about Crime Stoppers or sign up to receive our free magazine directly, visit our website crimestoppers.ab.ca/edmonton.



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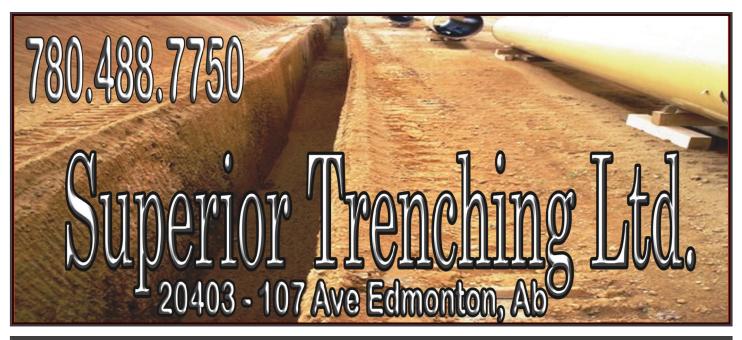


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RCMP PROJECT LOCK UP

In February 2019, Alberta RCMP Deputy Commissioner Curtis Zablocki and former Minister of Justice and Solicitor General, Kathleen Ganley announced the launch of Project Lock Up, a new victim-focused initiative that brings law enforcement agencies and citizen-led crime prevention groups together to provide an enhanced and escalating response to Albertans who have been hit hardest by break and enters.

The new initiative, to be rolled-out in partnership between the Alberta RCMP, Criminal Intelligence Service Alberta, Alberta Sheriffs, Alberta Community Peace Officers, Alberta Fish and Wildlife Officers, Commercial Vehicle Enforcement Branch, Alberta Rural Crime Watch Association, Alberta Citizens on Patrol and Insurance Bureau of Canada consists of four key components:

More patrol in the hardest-hit places.

- Based on an analysis of calls for service from the public, RCMP Crime Reduction Analysts produce a report of actionable information related to repeat victims of break and enters and crime hotspots.
- Criminal Intelligence Service Alberta will conduct further analysis and distribute a report of crime trends, repeat victims and repeat offenders to all project partners.
- RCMP, in coordination with its enforcement partners and citizen-led partners, will use this specialized report to guide their patrols.

Enhanced victim support.

- Albertans who have been victimized the most by break and enters will receive an enhanced follow-up from the RCMP either in person or by phone.
- During the follow-up, RCMP will work to get a better understanding of what happened, provide crime prevention advice and in some cases, arrange a customized home security assessment by an expert to prevent future incidents from taking place.



QUICK FACTS:

- A recent Alberta RCMP analysis indicated that 15 per cent of places broken into represent 32 per cent of all break and enters. That means one third of these properties have been broken into more than once and is likely to be targeted again.
- The new initiative is based on two similar projects in the U.K., the Huddersfield Project and MetTrace Project, which resulted in residential break and enters dropping by approximately 30 per cent in targeted areas.
- The Trace Pen property marking devices are available through local Citizens on Patrol and Rural Crime Watch groups.

Additional tools for repeat victims.

- Albertans hit hardest by break and enters will be equipped with the Trace Pen, a property marking device that will increase the likelihood that stolen property is returned to the owner and that criminals are held accountable.
- As appropriate, more innovative tools can be deployed that will help police identify and arrest criminals operating in the area.

4.

Enhanced investigative response.

- Alberta RCMP's Crime Reduction Units will deploy special operations that will focus on arresting criminals operating in targeted areas.
- Priority properties will receive an enhanced response from Alberta RCMP's Forensic Identification Services unit.

LOGG 222 TIPE | CRIMECTORDERS

SIMPLE STEPS FOR PROTECTING YOUR HOME FROM THEFT

Jennifer Kee knows there's a growing concern among Albertans of their homes being targeted by petty criminals. She has heard these concerns in the many community engagement and crime prevention group meetings she's presented to in the last year as an Alberta RCMP Community Engagement and Outreach Specialist.

She also plays a critical role in Project Lock Up, Alberta RCMP's latest initiative as part of its overall Crime Reduction Strategy launched early last year.

We spoke to her about the initiative, her role and what Albertans can do to keep their home safe from criminals.



What is Project Lock Up?

Early last year, Alberta RCMP launched its Crime Reduction Strategy which focused on identifying and arresting repeat offenders who we know are responsible for a large majority of crime in the province, especially when it comes to property theft. Project Lock Up is an initiative designed to respond to the other side of the coin: the repeat victims of property crime.

How does it work?

The RCMP and its partners like the Sheriffs, Community Peace Officers, Rural Crime Watch and Citizens on Patrol will increase patrols in the hardest-hit places. In addition, citizens who have been repeatedly victimized by property crime will receive a more personalized response from the RCMP.

What is your role in Project Lock Up?

I am one of the leads in providing that personalized response.

Once we've identified the people who've been hit hard by property crime, I schedule a visit to their homes and businesses.

During the visit, I try to learn more about what happened and provide them with additional safety recommendations to help prevent future break and enters. In some cases, I will do a full CPTED assessment (Crime Prevention Through Environmental Design), which is a crime prevention approach that looks at how to change your environment to more effectively deter criminal activity.

I also give the people I visit a safety checklist to help them build sound crime prevention habits and a property marking device to help them recover stolen property if they are targeted again.

Lastly, I let them know that the area will receive an enhanced police response and advise them of some of the things they can do to help with that.

I want Albertans to know that they can count on the RCMP – we are listening to the communities we serve. With the help of our partners, Project Lock Up enables us to respond to the individuals who have been affected most by property crime.

Deputy Commissioner Curtis Zablocki, Commanding Officer, Alberta RCMP

What are the common security issues you see in people's homes and businesses? What can they do about it?

The most common issue I see is that valuables are left in plain sight and not enough lighting around the home or business. You have to remember that most criminals are looking for the easiest score and do not want to be seen. Here's a few simple tips.

- Always, always, always, lock your home, vehicles and valuables. Criminals want to grab and go. The less time they have to spend breaking into sheds and houses the better for them.
- Consider installing a motion sensor light around your property.
- Keep your property well-maintained to keep your sight lines clear. Trim your trees to six feet and shrubs to two feet to deter criminals from using them as a place to hide.
- If you can't put your bikes, ATVs and other tools in a locked shed, disable them in some way.
- Use a deadbolt with a one-inch throw and a three-inch screw on your main door. A chain is not enough. Make sure your main doors are solid wood or metal.
- Consider installing an alarm system or surveillance camera and post signs saying your home is being monitored

What are the main concerns you hear from Albertans?

Many Albertans say they are concerned about criminals coming into their home while their family is inside. I can tell you that is a very rare occurrence. 99 per cent of criminals avoid confrontation and are looking for an easy score. The best course of action is to take your family to a safe location and call 911 immediately to have police officers dispatched.



Project Lock Up is truly an intelligence-led and collaborative approach to Albertans who have been victimized by break and enters. We find the people who need the most support and along with our partners, work with them to ensure they are never targeted again.

Supt. Peter Tewfik, Officer in Charge of Crime Reduction Strategies, Alberta RCMP



What are the key things you would want Albertans to know?

Everyone has a role to play in keeping our communities safe. I already talked about how to keep your home and family safe. Here are some things you can do to help your community.



Get to know your neighbours.

Offer to pick up their mail when they are away and keep an eye out on their property. The more you know your neighbours, the easier it will be to spot suspicious activity.



Call the police, no matter how small.

Never hesitate to call the police with reports of suspicious activity or crimes that you may think are too small to report. The information you provide may lead to a bigger investigation. *Trust your instincts!* If something doesn't seem right, it probably isn't.



Get involved with your local Rural Crime Watch or Citizens on Patrol chapter.

Not only will you get a discount on property marking pen, you will really help the RCMP by being its eyes and ears in your community.



Make sure your kids know your physical address and rural address, if you have one.

Knowing your address and making sure address identifiers are visible will really help first responders in an emergency. If 911 is called, this is the first question they will ask. Ensure that you have your address posted inside your home and that it can be read easily by your kids.

For more information on Project Lock Up and other crime prevention tips, please visit Alberta RCMP online at youtube.com/rcmpalbertagrc or facebook.com/RCMPinAlberta.



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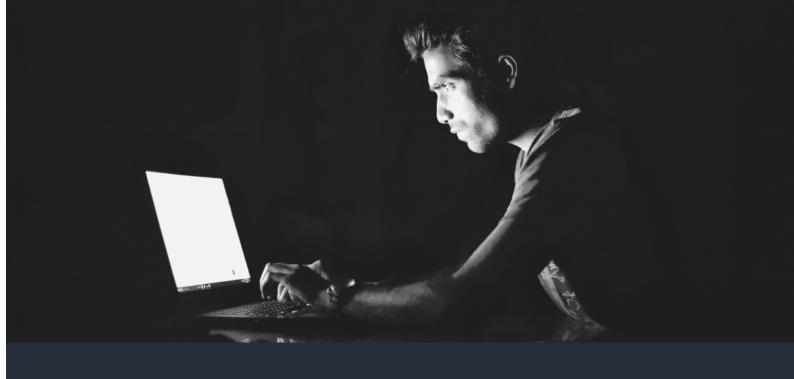
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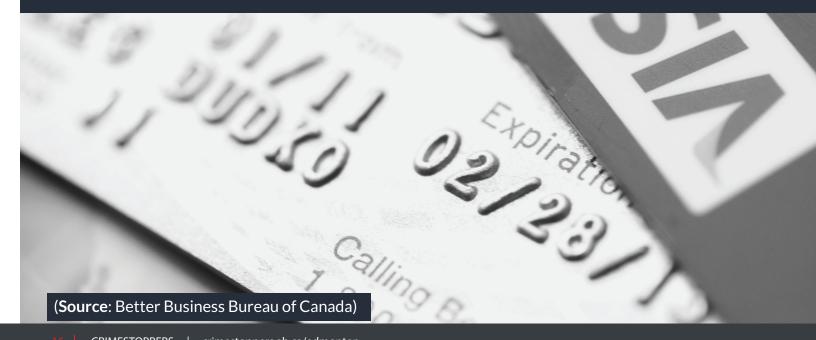






TOP

Scams in Canada in 2018



ROMANCE SCAMS

More than \$22.5 million lost

Canadians were victimized financially, emotionally, psychologically and socially by this scam. Catphishing through online dating continues to be a very lucrative and seductive business for scammers.

TIPS

- Never wire or transfer money to someone you have not met. Look out for sob stories, plans to visit the country to meet you and tales about family emergencies.
- Do not share personal information like your home address or telephone number on dating sites.
- Be wary of people who say that they are out of the country or can never meet with you in person.

INCOME TAX EXTORTION SCAMS

More than \$6 million lost

Due to nationwide reports about threatening telephone calls, texts and phishing emails, this scam is one of the most prevalent around. While we are much better at recognizing it, many still fall victim. There are also calls and email extortion campaigns where people are being blackmailed, as well as prize scams that fraudulently use CRA's name to swindle money from people.

TIPS

- CRA does not make threatening phone calls or request personal information over the phone or by email.
- Delete texts and emails claiming to be from CRA, especially where they request your SIN.
- Canadian government agencies do not accept payment in Bitcoin or through gift cards.

ONLINE PURCHASE SCAMS

More than \$3.5 million lost

Two spots down from last year, this scam is still one of the most diverse risks, as it ranges from fake websites and free trial traps to purchasing counterfeit goods and receiving fraudulent cheques from a buyer on sites like Craigslist.

TIPS

- Always shop on legitimate websites and use reputable payment portals.
- Never wire money to someone you do not know and be aware of offers that are too good to be true.
- If possible, do transactions locally and in person.



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EMPLOYMENT SCAM

More than \$4.5 million lost

Holding its place from 2017, this scam is an ongoing problem for jobseekers, even those using reputable employment sites. Scammers may send cheques with a significant overpayment and request that you forward the excess money to someone else. However, the cheque is fake and you will face the expense of covering the costs.

TIPS

- Do your research on a company before accepting a job offer. Look out for poor grammar, unrealistic salary offers and insufficient details about the job.
- If you did not apply for a job, then you did not get hired for one.
- A legitimate company will not ask you to forward money for any reason or pay an administration fee.



PHISHING

Losses Unknown

Phishing takes many forms - from fake invoices and online endorsements to wire fraud. Fraudulent emails and fake websites that are created to deceive the public into believing they are authentic, continue to be a huge problem.

TIPS

- If you receive an email that looks and feels suspicious, contact the business directly. Do not share personal information or click links if you have doubts about the sender of the email.
- Only shop on legitimate websites. Avoid pop-up ads and impulse spending online.
- Compare details of the invoice with your order. Implement payment redundancies and educate your employees about these scams.





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SUBSCRIPTION SCAMS

Losses Unknown

Be wary of online advertisements and pop-ups promoting skincare and cosmetic products, as well as weight loss and diet pills. Canadians have been enticed by fake celebrity endorsements and the promise of a 'risk free trial', but end up falling into subscription traps with large monthly charges to their credit card.

TIPS

- Read all the terms and conditions. Know when the free trial ends. Be wary of websites where this information is not easily accessible.
- If it looks too good to be true, it probably is. Contact BBB to verify the business and see customer reviews.
- Look out for pre-checked boxes while placing your order. These may sign you up for unwanted products and charges.

ADVANCED FEE LOANS

Almost \$1 million lost

Scammers prey on people in a financial bind, especially if they do not qualify for loans through reputable lenders. In most cases, they request an upfront fee to secure a loan, but this is illegal in Canada.

TIDS

- If a company demands money to secure a loan, walk away.
- Be suspicious if a company guarantees a loan before doing a credit check.
- Check BBB for reputable lending organizations.

TECH SUPPORT SCAMS

Almost \$1 million lost

Scammers may call pretending to be computer techs from well-known companies like Microsoft or Apple. Others may send pop-up messages that warn about computer problems. They will say they have detected viruses or other malware on your computer and need you to give them remote access to your computer. Eventually, they will diagnose a non-existent problem and ask you to pay for unnecessary or even harmful services.

TIPS

- Never give control of your computer to a third party unless you know it is the representative of a computer support team that you contacted.
- Legitimate tech support companies do not call out of the blue.
- Do not click on links in unfamiliar emails.



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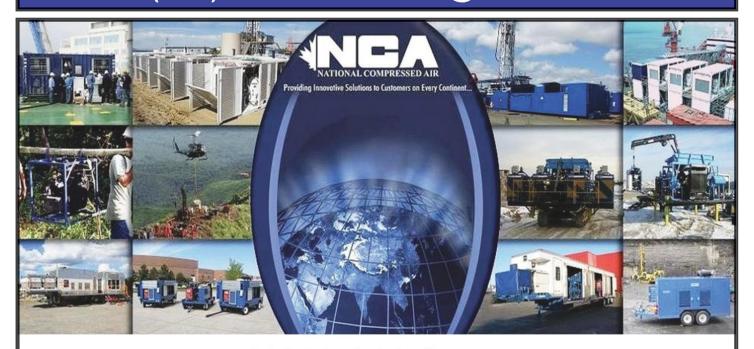
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HOME IMPROVEMENT SCAMS

Losses Unknown

These scams may start with a knock on the door, a flyer or an advertisement. Door-to-door solicitors offer quick, low-cost repairs and then take payments without returning, do shoddy work, leave incomplete projects or create issues that dramatically increase the cost of the job. One common hook is when the scammer claims to be working in your neighbourhood on another project and has leftover supplies.

TIPS

- Say no to cash-only deals, high pressure sales tactics, high upfront payments, handshake deals without a contract and on-site inspections. Always get a written contract with the price, materials, timeline and details about each person's responsibilities.
- Check with BBB to see what other customers have experienced.
- Work with local businesses that have proper identification, licensing and insurance. Confirm that your vendor will get all the relevant permits.

10

BANK INVESTIGATOR SCAMS

More than \$2 million lost

It starts with an early morning phone call from someone claiming to be a bank representative, law enforcement officer or an investigator and they tell you that there is fraudulent activity on your account. They may ask for your credit card details to cancel the transaction. Other times, the victim is told to call the number on the back of the card, but the caller does not disconnect the call. The victim is operating in a panic and does not realize they are still speaking to the scammer. In some instances, the victim may even be asked to transfer funds to another account for protection until the investigation is over or accept a deposit to later transfer it to another account. However, the deposit is not real, and victims transfer their own money to scammers.

TIPS

- Banks do not ask clients to participate in investigations or to transfer funds to another account for safekeeping.
- Be wary of early morning phone calls claiming to be from your bank.
- Cryptocurrencies and investment fraud are also connected to this scam.
- Check BBB for reputable financial institutions and investment firms and only invest what you can afford to lose.

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Carey Frey, Vice-President & Chief Security Officer – TELUS; Vern Gunter, Director of Security - TELUS; Anna, Program Manager – Crime Stoppers; Jerry, Vice-President – Crime Stoppers and; Shawn, President – Crime Stoppers.



YEAR IN REVIEW STATISTICS

Combined statistics from Edmonton & Northern Alberta in 2018

4,979
TIPS RECEIVED

\$801,574 TOTAL SEIZURES

550 CHARGES LAID

72
CASES
CLEARED

PERSONS ARRESTED

\$33,200

REWARDS
AUTHORIZED

\$469,902 DRUGS SEIZED \$225,106
PROPERTY
RECOVERED



2018 A YEAR IN REVIEW

Crime Stoppers continues to work with our police partners, the RCMP and Edmonton Police Service in providing valuable information to assist in crime reduction through: the seizure of weapons and drugs, recovery stolen property, the arrest of unlawfully at large individuals and the closure of numerous cold case files.

In some cases, tip information leads to arrests where police had no prior knowledge of the criminal behaviour or the whereabout of serious offenders.

With over 4900 tips received in the last year, Crime Stoppers continues to serve Edmonton and Northern Alberta, by providing individuals with a safe and anonymous way to share information about suspicious behaviour or persons (see page 34 for more information about tip submission).

Our partner, Global Edmonton, helps us with 26 re-enactments a year – reaching hundreds of thousands of people. The support of this community-minded station is paramount to our success!

Crime Stoppers is also able to provide rewards to anonymous tipsters thanks to our friends at ATB Financial.

Our mission is simple – assist our partners in law enforcement and provide a safe and anonymous place for tips to be submitted.

We provide this valuable service thanks to our donors, both individuals and corporate sponsors. Crime Stoppers is completely privately funded, and we rely on this support to help stop and solve crime.

If you'd like to help us, please consider donating online at crimestoppers.ab.ca/Edmonton or check out page 49 to send your contribution by mail.









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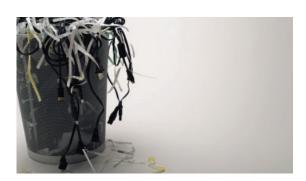




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SPRING - A TIME FOR TAXES & CLEANING



The month of April is tax season in Canada and often for many people, it's a time for spring cleaning. If piles of old documents do not bring you joy (also known as the Marie Kondo decluttering routine), take a moment to consider what to keep and for how long before you purge.

In today's world, tossing personal documents in the garbage is no longer an option. To prevent identity theft, it is recommended that documents are shredded and disposed of and electronic copies are kept securely.

But what does one need to keep and for how long?

Crime Stoppers and our partners at the HGA Group offer the following tips for safeguarding your personal information and guidelines for what documents to keep.

INCOME TAX RETURN

Once filed, you can keep digital copies and shred the printed ones. If you prefer your paper copy, keep it somewhere safe. These must be kept for seven years. Any corresponding information for your personal tax returns must also be kept for seven years.

AFTER SEVEN YEARS, YOU CAN SHRED:

- titles, deeds, and contracts for sold properties, including legal documents connected to the sale
- year- end bank statements that aren't for tax purposes can be shred after seven years
- income tax returns and related documents
- bank statements and pay stubs

KEEP THE FOLLOWING FOR ONE YEAR:

medical records and bills (in case of disputes)

KEEP THE MOST RECENT VERSIONS AND SHRED OLD VERSIONS OF:

- social security statements
- annual insurance policy statements
- retirement plan statements (RRSP, RESP, etc.)
- current contracts for rentals, leases or loans
- active memberships, employee benefits, and utility contracts

WHAT TO KEEP FOREVER:

- marriage license
- birth and death certificates
- divorce certificate
- social security cards or proof of SIN numbers
- wills, living wills, and powers of attorney
- ID cards
- valid passports
- pension plan documents
- business licence
- insurance policies such as home, auto and life (these are good to keep even if your company has digital copies – in case of discrepancies)
- securities and trade confirmations
- repaid loan or mortgage documents
- vehicle loan documents
- appraisals and receipts for valuables
- military service records
- educational diplomas, degrees and transcripts
- documents related to a legal conflict or claim like a vehicle collision, since legal action can be taken up to 10 years after the incident

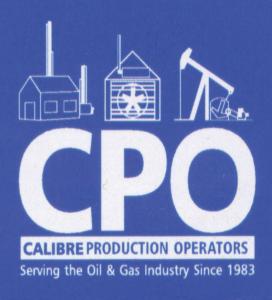
YOU CAN ALSO KEEP DIGITAL COPIES AND SHRED THE PRINTED VERSIONS OF:

- credit card bills (unless you need something on your statement for tax or business purposes or for proof of purchase, these can be shredded after 45 days)
- brokerage and mutual fund account monthly statements/periodic trade confirmations (taxable accounts): hold on to your confirmations until the transaction is detailed in your monthly report. For tax purposes, flag a month where a transaction occurs, because you may need to access this information in the future. Otherwise, you can shred monthly statements as new ones arrive, but keep your annual statements until the sale of each asset within the account occurs and for seven years thereafter, in case of an audit.



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HAVE INFO **ABOUT A CRIME?**

Crime Stoppers exists primarily as a means of collecting information from the public anonymously. Tipsters contact Crime Stoppers by phone or online through the p3tips website or by downloading the app.

When you use any of these methods, you will be given a unique tipster number. This number should be kept secret and recorded, as it is how you will be able to follow up on your tip to either add additional information or check to see if there was a reward.

TALK

Crime Stoppers takes the information given by the tipster and distributes it to the appropriate law enforcement agency (i.e. to the Edmonton Police Service in Edmonton and the RCMP in Northern Alberta).

We do everything we can to protect your anonymity because we know that by disclosing important information about a crime, having your identity revealed might put you at risk. The only time your anonymity may be open to challenge is in the following situations:

- A call to Crime Stoppers made with the intention of "furthering criminal activity or A call to Crime Stoppers made with the intention of Turthering criminal activity of interfering with the administration of justice". A party who is guilty of a crime cannot use Crime Stoppers to try to divert the blame onto someone else. Crime Stoppers cannot be used to try to "frame" an innocent person.
 There is evidence that disclosure of some or all of a tip is necessary to establish
- someone's innocence.

 A tipster having received the benefit of full legal advice may, for his or her own reasons, elect to waive the privilege.
- A full and more detailed explanation of these principles can be found on the Canadian Crime Stoppers website - canadiancrimestoppers.org.

If the tip information helped the police make an arrest, the officer on the file will submit a form to the Crime Stoppers board stating this. The board meets monthly to review the solved cases and determine a reward amount (between \$50 and \$2,000) for the tipster. At this point, a note is made on the file.

HOW DO I CHECK MY TIP?

To check whether your tip has become eligible for a reward, you must call the tipline (1-800-222-8477) and provide your tipster number. The call taker will check to see if a reward has been authorized for that tip.

IF MY TIP RECEIVES A REWARD, HOW DO I PICK IT UP?

Crime Stoppers works with ATB Financial to distribute the tip rewards. If your tip received a reward, you will be able to choose any ATB branch in Alberta to pick up your reward. The branch will prepare an unmarked envelope with cash. You can walk into the branch, simply provide your tipster number, and walk out with the money. Your tipster number is the only information they ask for – another reason why it is important to keep this number secret so that no one else can pick up your reward.





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CAREER COLLEGE

Meet Jennifer Avery. She's married with three kids. She owns and operates two Academy of Learning Career College (AOLCC) franchises in Alberta, Canada. She's a big networker and is heavily involved in her community. In her spare time, she enjoys watching her children play sports, she participates in the Air Cadets, she likes to go hiking in the mountains with her family, and she looks forward to date nights with her husband. A few times a year, she enjoys a day at the spa or a girls' night out with her friends.

When I think about what a successful franchisee looks like, my mind goes straight to Jennifer Avery. She isn't the biggest AOLCC franchisee in terms of number of units, total revenue, or total students enrolled. While Jennifer is doing relatively well in those important metrics and she is always growing, what draws my mind to her when thinking of "success" has entirely to do with the story that brings her to where she is today, where she plans on going in the future, and her tremendous work ethic.

Let's start with Jennifer's childhood. Her parents were hard working farmers. In addition to farming, her father was a welder by trade and her mother was frequently involved in different multi-level marketing businesses. In short, Jennifer learned from a young age that a person needs to work hard to get what she wants.

Jennifer graduated from high school in 1990 in Ste. Anne Manitoba. She met her husband, Kelvin, in 1991 and together they moved to Airdrie, Alberta, in 1993 where they eventually got married in 1997. For the first 5 years in Airdrie, Jennifer worked in a factory building motor control centres. She gave birth to her first son in late 1998. While on maternity leave with her newborn, she decided to further her education. She learned about government funding available to pay for her post-secondary schooling and decided to try out AOLCC in Airdrie. She had heard about AOLCC through some personal friends who happened to own the location in Airdrie.

While attending AOLCC, Jennifer also took a job driving school buses in her local school district. She would continue driving buses on a regular basis until 2015 (actually, if you ask her about it, she may chuckle and admit that she still drives as a fill-in once in a blue moon).

She graduated from AOLCC with a Diploma in Microcomputer Business Applications in early 2000. Before she even graduated, she was hired at the Airdrie Campus to provide support to the other students as a Facilitator. She worked there until 2002 when she decided to take a crack at going into business for herself through a multi-level marketing (MLM) firm from 2002 to 2005. Her reasoning for getting into business at that time was to be able to generate some income for her family while she raised her kids. Yes, that's *kids*, plural, because in 2001 she gave birth to a second son and in 2002 she gave birth to a daughter.

In 2004, Jennifer got into politics. From 2004 to 2007, she was the Deputy Mayor for the Town of Irricana. In 2006, she became a founding Board Member of the Canadian Badlands with Travel Alberta. She was a Rocky View School Division School Board Trustee from 2007 to 2010. All of this while running her small MLM business and raising a family.

In 2011, she took a position back at the AOLCC Airdrie Campus, this time as Campus Director. While there, she learned the ins and outs of managing an AOLCC Campus. Eventually, though, Jennifer's entrepreneurial mind began to itch. Ultimately, she decided she wanted to be in business for herself.

She started looking at her options and decided she wanted to purchase an AOLCC Campus. She believed that, for her, buying an existing location was the right choice.

In late 2014, she became aware of an opportunity to purchase the AOLCC Campus in High River, Alberta. She soon left her post in Airdrie and began negotiating a purchase agreement with the previous owner. In March, 2015, she finalized the purchase and entered into a Franchise Agreement with the franchisor.

In the summer of 2016, Jennifer took advantage of another opportunity. The previous owner of the AOLCC Campus in Brooks, Alberta, was looking to sell her business. In July the sale was finalized and Jennifer acquired her second territory.

As of the writing of this article, the High River campus has twice as many students and the Brooks campus has *six times as many students* as they did when Jennifer took over each location. These turnarounds are clear testament to Jennifer's hard work, dedication, time and attention to the business.

That is n't to say everything has gone as smooth as butter. Jennifer has faced challenges. Negotiating the purchase of her first location was stressful and involved many stakeholders. Furthermore, growing from one location to two locations made her realize that she can't do everything herself anymore. She's had to hire staff and let go of some of the responsibilities she previously enjoyed.

When asked what makes her successful, Jennifer had this to say: "I believe I am successful because I truly believe in and have the passion for changing people's lives and giving our clients hope for a better life, self-worth and that everybody should have the opportunity of education. I have truly an amazing husband, children, family, friends, and staff who have the same drive and passion as I do. They really want to see me succeed and will do what it takes to help support me and get the job done. We are very involved in the communities where our schools are and that is great because those communities want to see businesses giving back."

It should be no surprise that the franchisor has been and continues to be urging Jennifer to open additional locations.

She assures me that she plans on it.





Academy of Learning Career College Franchisee Owner Jennifer Avery

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Brooks Campus (403) 793-2294

Fraud:

RECOGNIZE, REPORT AND STOP IT!

Beware of Extortion Scams



What is it?

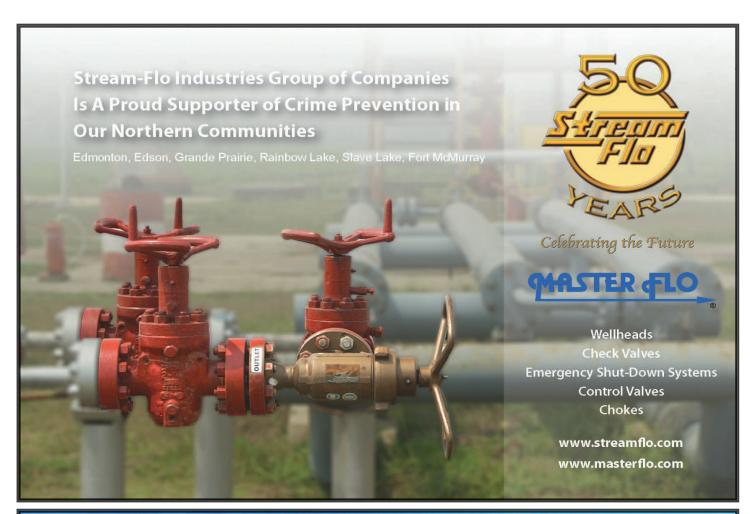
A new extortion scam is threatening consumers that a video containing explicit adult content will be made public if they do not pay a fee via bitcoin immediately. Consumers are receiving emails from scammers citing a password that they are currently using or previously used as proof that they have hacked their computer while they were visiting a pornographic site and as a result, access to the webcam was gained and all proceedings were recorded. To prevent any humiliation, scammers urge victims to pay a "confidentiality fee" by bitcoin or the video will be shared with all family members, colleagues and friends.

Current reporting to the Canadian Anti-Fraud Centre (CAFC) indicates that this is a scam email attempting to extort consumers into paying the requested ransom and that no actual video exists. Reporting also suggest that the passwords being cited have been obtained from previous data breaches.

Warning Signs: HOW TO PROTECT YOURSELF

- Change your passwords regularly especially if you've been involved in a data breach.
- Although not a guarantee, consumers may search their email address to confirm possible involvement in a previous hack or breach: https://haveibeenpwned.com/
- Keep anti-virus programs updated and run checks routinely.
- Beware of unsolicited emails demanding personal information or immediate payment.
- If you've been involved in a data breach, contact the credit bureaus to place fraud alerts on your identity.

1 000 333 TIPE | CRIMECTORPERC





What is it?

iTunes gift cards are vastly used by consumers to purchase music and movies. The CAFC has seen an increase in complaints where fraudsters request payment through the purchase of iTunes gift cards.

In 2016 alone, the CAFC has received 46 complaints involving the use of iTunes gift cards as payment with losses totaling \$85,041. The most common approach reported has fraudsters impersonating the real Canada Revenue Agency (CRA).

Consumers receive a call or text message claiming that they owe "back taxes" as the result of an audit. The payment must be made immediately to avoid a fine. However, the recipient is told that the outstanding warrant that can be avoided if the payment is made promptly. In many cases, individuals are told they will be deported if the taxes are not paid right away. Consumers are instructed to purchase and activate iTunes gift cards and provide the codes back to the fraudsters.

Warning Signs: HOW TO PROTECT YOURSELF

- If you are asked to pay for any service or product with an iTunes gift card, don't do it, it's a scam.
- Ask yourself why the CRA would be asking for payment through an iTunes gift card over the phone or text message when they already have you on file as a taxpayer.
- Contact the CRA to confirm that you in fact owe back taxes, or are entitled to a refund, before providing any personal or banking information.
- More information about fraud scams involving the CRA. (http://www.cra-arc.gc.ca/scrty/frdprvntn/menu-eng.html)

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What is it?

Ransomware is malware that restricts access to infected computers and requires victims to pay a ransom to regain full access.

The malicious software is being spread through email attachments. Once opened, CryptoLocker installs itself to the home or business computer and encrypt a variety of file types such as images, documents and spreadsheets. The malware searches for files to encrypt on all drives and in all folders.

Once the malicious software is installed on the computer, a pop up appears claiming the files are blocked and that the data will be lost unless the private key is obtained from the scammers. To obtain the private key, a ransom payment in the amount of \$300.00 is demanded to be paid by Bitcoin, UKash, Green Dot or other digital payment systems.

The user is given approximately 72 hours before the private key is destroyed and the files are lost forever.

Once the malware has encrypted files on a victim's computer there is no way to decrypt them without the private key and by paying the ransom there is no guarantee that the files will be decrypted.

Warning Signs: HOW TO PROTECT YOURSELF

- Never send money to "unlock" a computer.
- Businesses should have an "emergency preparedness" cyber security plan in place.
- Businesses should independently verify any attack with their internet service provider or a computer repair professional.
- Never click on a pop up that claims your computer has a virus, if you cannot access anything on the computer beyond the pop-up screen your computer is infected.
- Avoid opening email and email attachments from unknown sources, especially .zip files.
- Ensure your anti-virus software is active and up to date and regularly schedule scans to search and remove already existing malware.
- Keep your operating system and software up to date.
- Make regular backups of important files.
- Be vigilant against clicking on links within emails.

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WHAT TO DO IF YOU ARE A VICTIM

- Gather all information about the fraud. This includes documents, receipts, copies of emails and/or text messages.
- Report the incident to your local law enforcement. This ensures that your police of jurisdiction are aware of what scams are targeting their residents and businesses. Keep a log of all your calls and record all file or occurrence numbers.
- Contact the Canadian Anti-Fraud Centre toll free at 1-888-495-8501 or through the Fraud Reporting System (FRS)
 (http://www.antifraudcentre-centreantifraude.ca/reportincident-signalerincident/index-eng.htm)
- Report the incident to the financial institution where the money was sent (e.g., money service business such as Western Union or MoneyGram, bank or credit union, credit card company or internet payment service provider).
- If the fraud took place online through Facebook, eBay, a classified ad such as Kijiji or a dating website, be sure to report the incident directly to the website. These details can be found under "report abuse" or "report an ad."
- Victims of identity fraud should place flags on all their accounts and report to both credit bureaus, Equifax
 (http://www.consumer.equifax.ca/home/en_ca) and TransUnion (transunion.ca).

Resources

Canadian Anti-Fraud Centre http://www.antifraudcentrecentreantifraude.ca/index-eng.htm Toll-free: 1-888-495-8501

Competition Bureau of Canada http://www.competitionbureau.gc.ca/ Toll-free: 1-800-348-5358

Financial Consumer Agency of Canada https://www.canada.ca/en/services/finance/fraud.html
Toll-free: 1-866-461-3222

Better Business Bureau http://www.bbb.org/bbb-locator/

How to protect yourself...and others

- Beware of Recovery Scams. Victims of fraud are often targeted a second or third time with the promise of recovering money previously lost. Always do your due diligence and never send money to recover money.
- Stay current. Advise the CAFC, financial institutions and law enforcement of any updates.
- Be pro-active. Educate family, friends, neighbours and co-workers on mass marketing frauds. You may prevent someone else from becoming a victim.

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