



Wellness and Scam Prevention Calendar

October 2023 – March 2025

Kitchener, Waterloo, Woolwich, Wellesley and Wilmot

YOU ARE NOT ALONE.

Scammers target older adults daily. Anyone can be a scammer, including people you know and trust.

Recognize the pattern: scammers target your emotions to get your money.

Reject the scammer. IT'S OKAY TO SAY NO;
END THE COMMUNICATION.

Reach out for support to family and friends and to Victim Services: 519-585-2363 or 1-888-579-2888

Report to Canadian Anti-Fraud Centre, local police or OPP for investigation to protect yourself and your community.

Scammers have become increasingly sophisticated professionals. Statistics show that older adults suffer as a result.

You will find tips throughout the calendar with a special section at the end showcasing personal scam experiences as well as a tear-away resource page for continued use.

Introduction:

Welcome to the Wellness and Scam Prevention Calendar for October 2023 – March 2025! This includes space for appointments, special date reminders, health and wellness check-ins, games and brain teasers, and learning opportunities that will empower you to prevent and recover from scams.

If you notice a holiday or recognition day you do not recognize, we encourage you to find out more, and take the opportunity to learn something new!

Instructions for health check-in

This calendar includes a space for older adults to monitor their health every day. This tool will allow you to track how you are feeling and access helpful information related to your health and well-being.

How to use the health check-in

Each month has a place for you to mark daily how you feel. For consistency, we suggest you complete this question at the same time each day (Morning, Afternoon or Evening).

Follow the date down the chart and make a mark on the tracker to show how you are feeling.

Use the tracker yourself or get help from someone you see often. Notice a concerning pattern? Talk to your doctor or a trusted family member about steps you can take.

In general, how would you rate your health today?

 I feel excellent
  I feel good
  I feel average
  I feel poor/bad

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															✓				✓	✓	3



“In the end, it’s not the years in your life that count. It’s the life in your years.”
 – Abraham Lincoln

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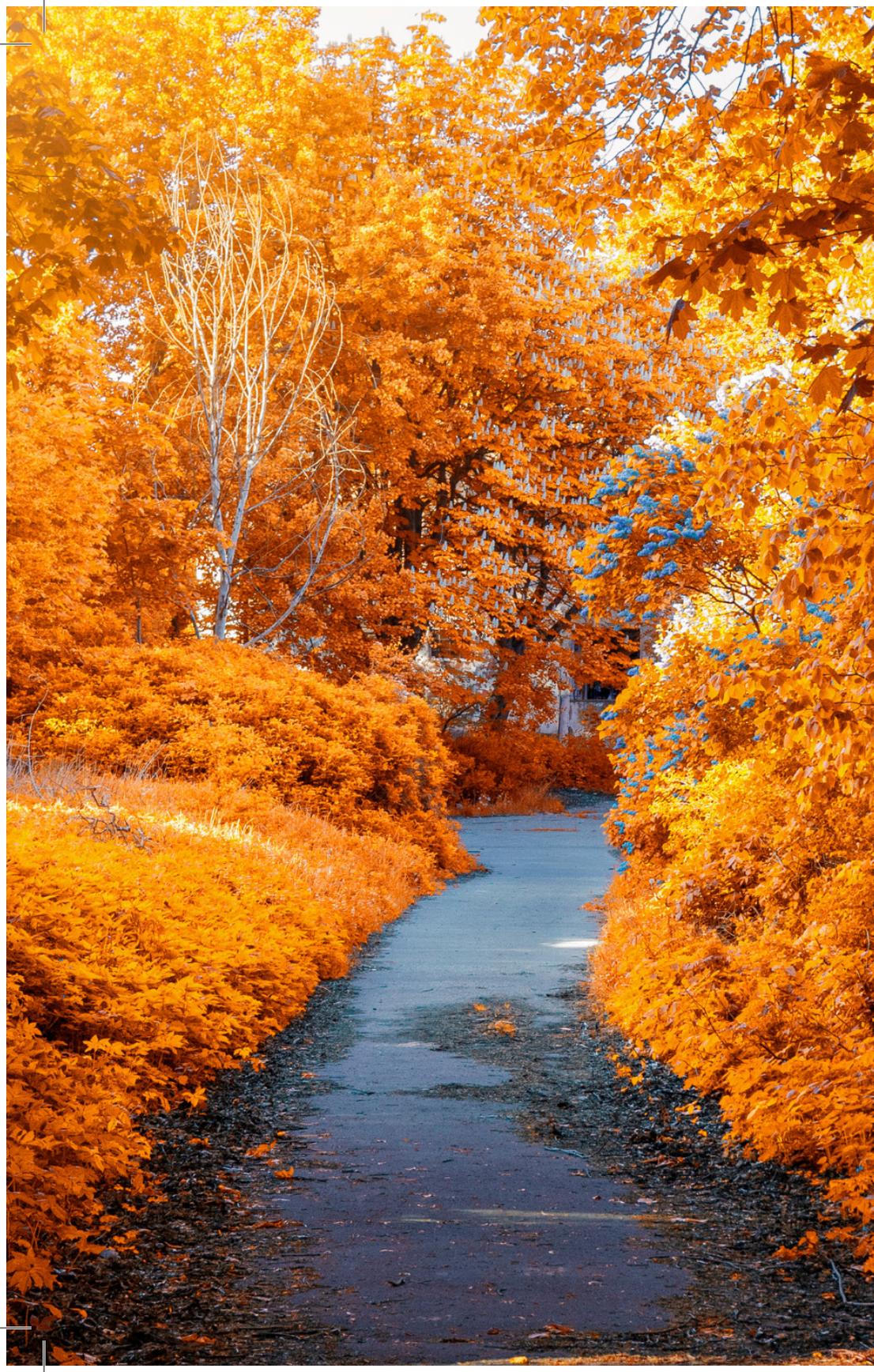
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Y	H	V	V	H	C	Y	B	E	R	G	U	I	O
D	Q	C	U	I	H	E	Q	W	O	B	H	S	L
A	E	E	X	D	O	W	R	S	T	O	P	E	R
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F	I	E	M	H	H	C	K	R	E	F	U	S	E
L	E	O	N	L	I	N	E	A	T	U	G	S	P

RECOGNIZE
 NOT ALONE
 SAY NO
 AWARE
 IDENTITY
 REPORT
 FRAUD
 CYBER
 ONLINE
 REFUSE
 SECURE
 SCAM
 THEFT
 STOP

*Answers can be found at the end of this calendar



FALLS PREVENTION MONTH

SPONTANEOUS DE-ICING KIT:

- 1 Small plastic baggie or container
- 2 Salt or de-ice pellets
- 3 Grit or sand

Instructions:

Mix together $\frac{1}{4}$ cup of salt or de-ice pellets with $\frac{1}{4}$ cup of grit or sand. Put in a baggie or container. Keep in your purse, pocket, or car. Use whenever you see ice (as you leave your car, as you walk along a path, etc.).

What do you call a person of wide-ranging knowledge or learning?

*Answer can be found at the end of the calendar

FESTIVE POTPOURRI



EQUIPMENT

1 small saucepan

INGREDIENTS

1 whole orange
½ cup cranberries (fresh or frozen)
1 Tablespoon whole cloves
3 cinnamon sticks
¼ teaspoon nutmeg
Small branches from pine tree

INSTRUCTIONS

Quarter the orange (or slice) and add to a small saucepan. Add cranberries and other ingredients. Fill the pan with water. Allow it to reach boiling point, then turn heat down to let simmer. As Potpourri simmers, add more water when necessary. Use it again and again throughout the winter season. This also makes a lovely gift, if you put it in a bag.

It's the season for hearty food and warm lights. Try a new dish from another culture or your favourite childhood treat. Share with loved ones or those in need. Bring light to the winter days.

UNSCRAMBLE THE LETTERS TO REVEAL WORDS

VEFSITE

ORPIORUPT

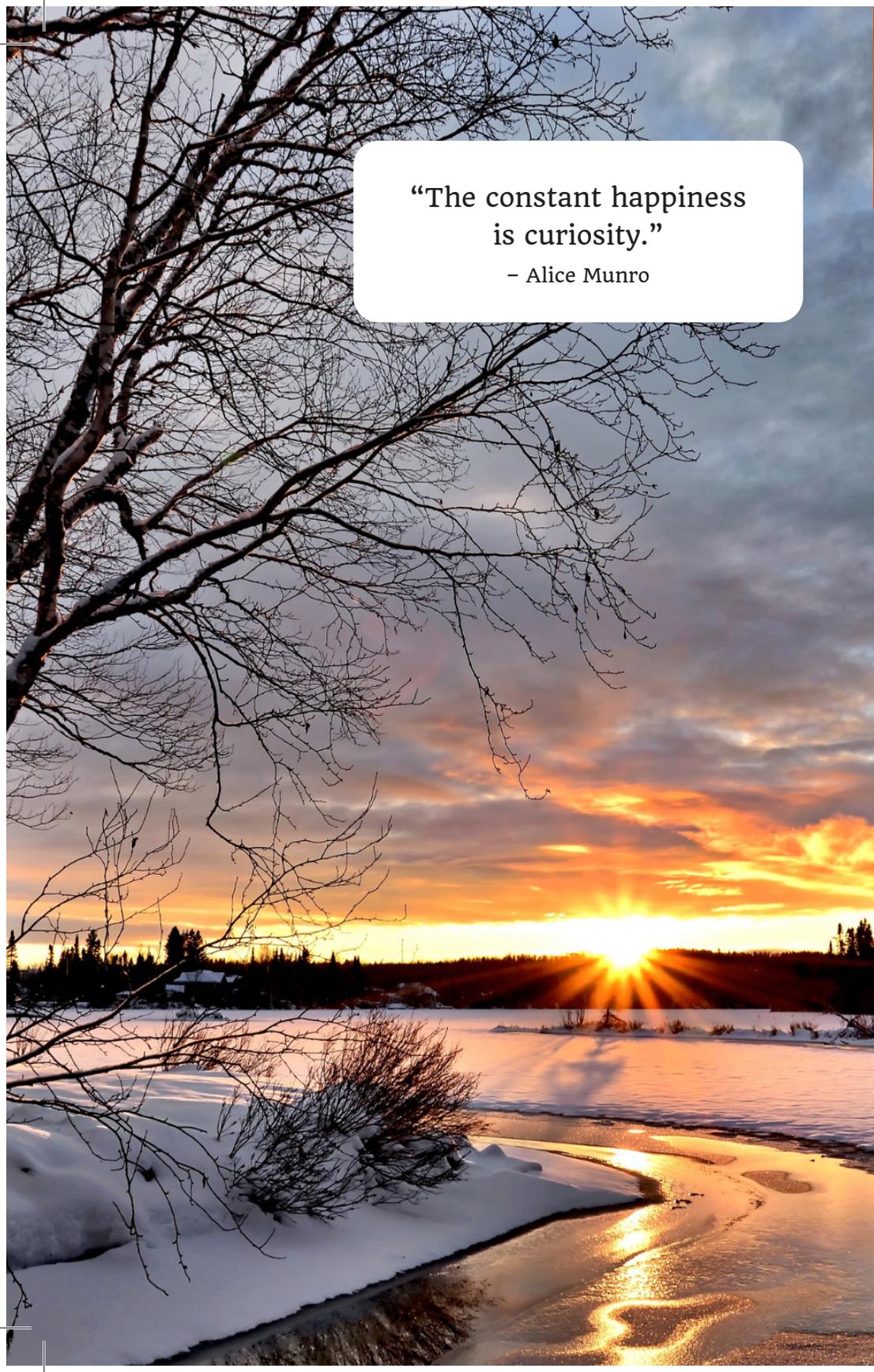
GSTHIL

RWNIET

*Answers can be found at the end of the calendar

“Sparkle and twinkle
as often as possible”

– Jane Lee Logan



“The constant happiness is curiosity.”
 – Alice Munro

ALZHEIMER'S AWARENESS MONTH

If you have questions about dementia and/or are concerned about a person living with dementia, call the Alzheimer's Society, Waterloo Wellington 519-742-1422.

1					2		3					4
5												
						6						7
8		9										
										10		

*Answer can be found on the last few pages of the calendar

1. Men's hair product "a little dab'll do yah"
2. The original make love not war people
3. A Type of ant and a brother and sister singing duo
4. A colour combination of brown, gold and green, a hurricane
5. Most Canadian children in the 50s had a dose of this each day
6. Burger chain with this famous commercial "Where's the beef"
7. The number of colours in a rainbow
8. There is no sense crying when this is spilled
9. The cereal everyone would eat, even Mikey
10. The smell of this perm lasted for days

“Sometimes in life we just need a hug.
No words, no advice, just a hug to
make you feel you matter.”

– Unknown



A

B

A

B

SPOT THE FAKE!

WHICH PHONE CALL IS FAKE?

You receive a phone call from someone claiming to be from your credit card company. They say, “This is to inform you about a credit card charge to your Visa Card at Amazon today.”

You receive a phone call from someone claiming to be from Visa. They say, “Good morning, is this [Your full name]? I’m calling from Visa to discuss with you a charge on your credit card that we think is fake.”

WHICH TEXT MESSAGE IS FAKE?

You receive a text message from someone claiming to be from Virgin Plus. The message says, “Virgin Plus Member, visit mb.vpc.ca/3O0PTJq to get \$10 off your order of \$50+ with T&T.”

You receive a text message from someone claiming to be from Bell Mobility. The message says, “(Bell Mobility) A refund of \$55.45 has been issued to you due to an overpayment on your last month’s bill. To deposit your amount, click here: <https://www.mooz.re/qds.php>”

*Answers can be found at the end of the calendar

Love is a powerful force, but scammers can use it to harm. Be wary of anyone who says they love you too quickly, claims to be from overseas, or asks for money. Real love is found with your chosen family, friends, pets, and community.



“Happiness held is the seed.
Happiness shared is the flower.”

– John Harrigan

FRAUD PREVENTION MONTH

Consider these lessons shared by an older adult:

BREATHE – Do not react in panic mode.

SLOW DOWN YOUR RESPONSE - Consult with a trusted person before acting.

TRUST YOUR GUT- If it seems unreal or unbelievable, it probably is unreal!

TALK ABOUT IT- Sharing your experience helps you to heal and to protect others from scammers.

Create basic verification questions that no stranger can possibly know, for example:

- I will call you back at a number I know is yours?
- What day did you see me last?
- What did we do the last time you visited?

UNSCRAMBLE THE LETTERS

RSERATGN

DAFUR

CETROTP

HREAS

*Answer can be found at the end of this calendar



SPRING INTO ACTION

The days are getting longer and the sunshine feeling stronger. As nature wakes up, it is a great time to renew yourself. Connect with community outside or in and find fun ways to grow your grin.

KITCHENER / WATERLOO
CITY OF KITCHENER OLDER ADULT SERVICES
519-741-2907

K-W SENIORS DAY PROGRAM
519.893.1609

CITY OF WATERLOO OLDER ADULT SERVICES
519.579.1020

WELLESLEY, WOOLWICH AND WILMOT
COMMUNITY CARE CONCEPTS
519-664-1900

Advance Care Planning
Conversations Worth Having



1 There may come a time when **someone else** will have to make health care decisions for us.

Decide WHO that will be for you

Identifying your SDM(s)

Your SDM is the person who will make health care decisions for you if you are unable to make them for yourself. In Ontario, by law, you have an automatic SDM. It is important to know who that is OR choose another.

In Ontario, when you can't make a decision for yourself, the law says your **Substitute Decision Maker(s) (SDM)** must do it.

2

TALK to your SDM and others

Conversations get things started, and help you to share important info about yourself, your wishes, values and beliefs.

This info will help to guide your SDM(s) to make healthcare decisions that are based on what you would want for your healthcare.

For more information visit: <https://advancecareplanning.hospicewaterloo.ca/>

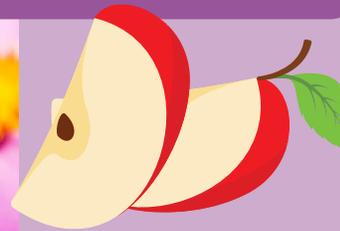
“I think it’s important to find the little things
in everyday life that make you happy.”

– Paula Cole

MENTAL HEALTH AWARENESS MONTH

Find joy in the simple things. Hear the birds, smell the flowers, feel the warmth of your coffee. Dance, walk with friends, or walk down memory lane. Dance like nobody is watching. Take a walk with friends or a walk down memory lane.

APPLE CRISP



INGREDIENTS:

¾ cup granulated sugar
2 tablespoons self-rising flour
½ teaspoon ground cinnamon
6 cups sliced peeled apples
1 cup self-rising flour
1 cup packed brown sugar
10 tablespoons butter or margarine
1 cup rolled oats
½ cup chopped pecans

INSTRUCTIONS:

1. Preheat oven to 175°C/350°F.
2. Grease a 9x13 inch baking dish.
3. In a large bowl, combine the granulated sugar, flour, and cinnamon. Add the apples and toss to coat. Pour into the prepared baking dish.
4. In a medium bowl, combine the self-rising flour, brown sugar, and butter. Cut in the butter until the mixture resembles coarse crumbs. Stir in the oats and pecans. Sprinkle the topping over the apple mixture.
5. Bake for 30-35 minutes, or until the topping is golden brown.

SENIOR'S MONTH

DID YOU KNOW?

Scammers pose as real estate agents to rent homes from seniors. They show the property and collect rent but never give renters the code to the lockbox.

HERE ARE SOME TIPS TO AVOID RENTAL SCAMS:

1. Never give money to someone for a rental without going on site to view the property.
2. Check with the real estate agent who listed the property to make sure they are legitimate.
3. Be wary of any rental that seems too good to be true.

Did you know that there are now certified senior representatives in real estate?

These agents have taken special training to help seniors sell their homes. They understand the unique challenges that seniors face, such as dementia and family dynamics. They can also help you avoid scams.

If you are a senior who is thinking about selling your home, be sure to work with a certified senior representative, Accredited Senior Agent™, ASA . They can help you make the best decision for your needs.

“Nothing is impossible. The word itself says ‘I’m possible!’”

– Audrey Hepburn



A NEW KIND OF HEAT

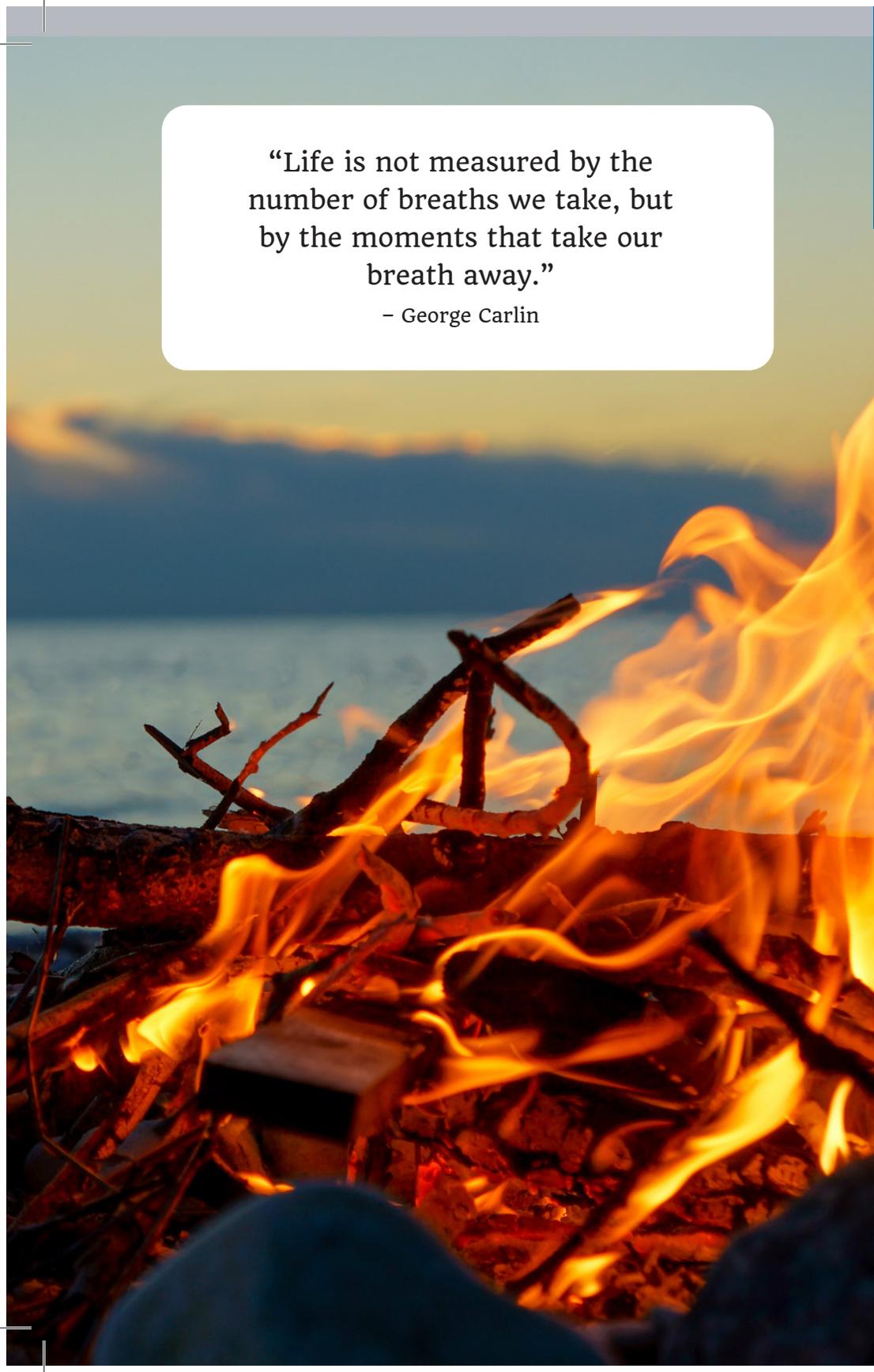
Welcome to joyful July. Enjoy the warmth and light this season brings.

- Check with your pharmacist if your medications can cause sunburn.
- Heat and humidity can increase the risk of heat-related illnesses for older adults.
- Discover your community by going for a walk, visit a museum or library.

TEST YOUR KNOWLEDGE

- 1 What is King Charles not required to have with him when he travels internationally?
- 2 What year did Canada become a country?
- 3 What town do 90% of Canada's polar bears live in and near?
- 4 What is Canada's most popular tourist attraction?

*Answers can be found at the end of the calendar



“Life is not measured by the number of breaths we take, but by the moments that take our breath away.”

– George Carlin

THE SUNNY DAYS OF SUMMER

With long days and blue skies, it’s the perfect time to get those summer projects done. Maybe you want to renovate or repair your home or find yourself a new place. It’s a great time to work on your hobbies, like hobby car building and woodworking, as well as enjoy the blooms and produce from the gardens.

With a little planning and caution, you can have a safe and enjoyable summer. So get out there and start working on those projects!

But be careful! There are scammers out there who are targeting seniors. Here are a few things to keep in mind:

- Look for a certified Senior Representative when selling your home. They can help you navigate the sale with older adults in mind.
- Don’t be bullied. There’s no rush, so don’t feel pressured to sign anything.
- Watch out for substandard contractors. Make sure they are licensed and insured.
- When buying materials, consider the quality of the product. And be sure to buy from a reputable seller.

“If you don’t like the road you’re walking, start paving another one”

– Dolly Parton

RECOVERY MONTH

It’s the time of year for getting back into high gear. Consider how you will be taking care of yourself this fall. Good healthcare starts with planning. Schedule medical appointments and advocate for yourself.

Beware of text and cyber scams! Scammers may contact you about things you’ve searched for online or talked about in conversation.



- Never pay for things in gift cards.
- You cannot post “bail money” in cash.
- Banks will never text/email asking for personal information.

TRUE/FALSE

- 1 Scallops can’t see.
- 2 Melbourne is the capital of Australia.
- 3 Bananas are berries.

*Answers can be found at the end of the calendar

“Don’t let yesterday take up too much of today”

– Will Rogers

CHEESE AND ONION MUFFIN

INGREDIENTS:

120ml milk
1 egg, beaten
140g self-raising flour
25g feta cheese, crumbled
50g grated Cheddar cheese
2 salad onions, chopped
1/2 teaspoon dried sage

DIRECTIONS:

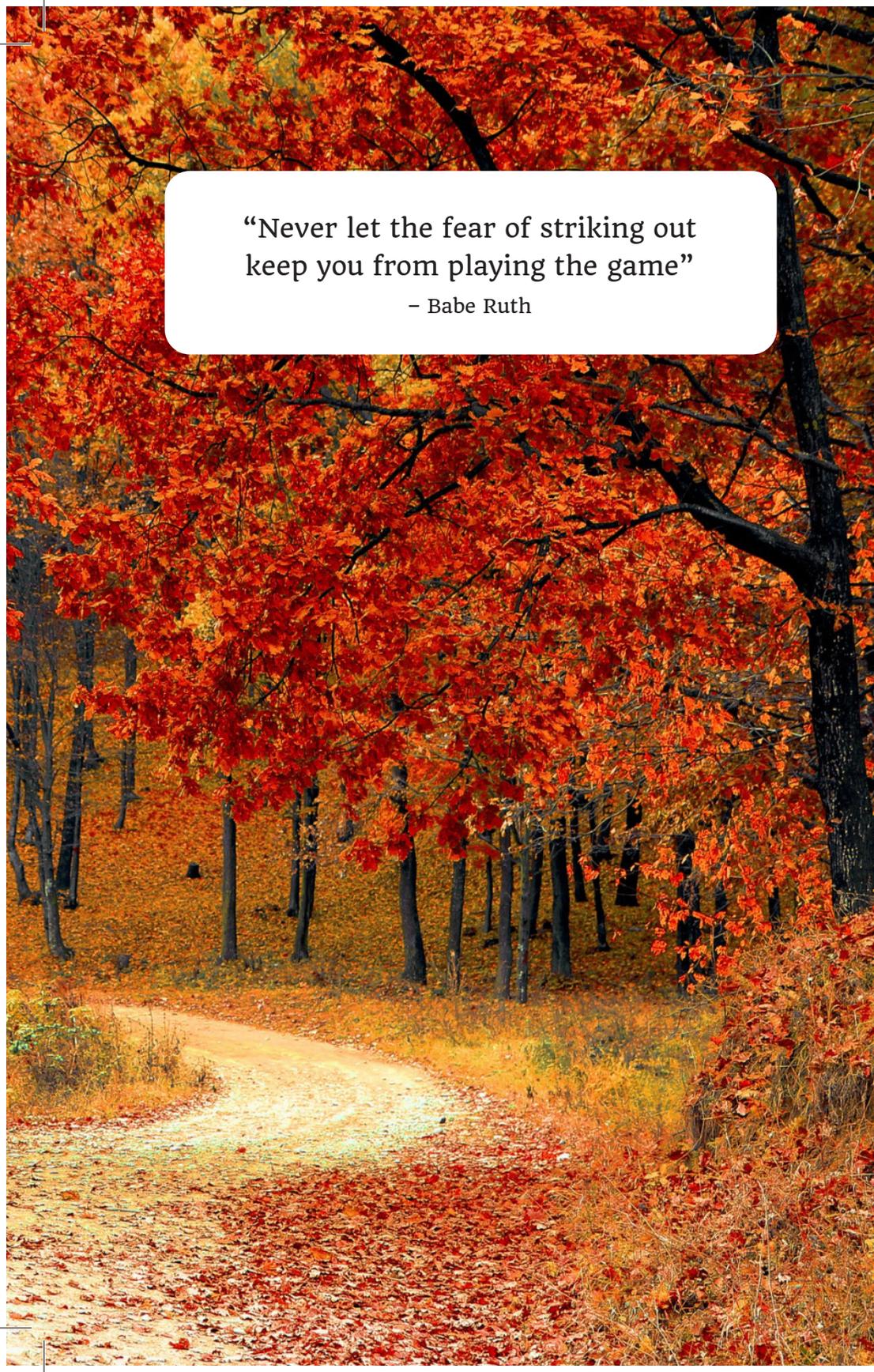
Prep: 15min > Cook: 20min > Ready in 35min

1. Preheat the oven to to 190°C/375°F.
2. Line a muffin tin with cupcake liners.
3. Mix the milk and eggs together.
4. Sift the flour over the milk and eggs, then mix until just combined.
5. Stir in the cheese, onions and sage.
6. Pour into muffin cases.
7. Bake until browned, about 15 minutes

BRAIN TEASER

1. Who is the only Canadian female to be a member of the Grand Ole Opry?
2. Which Canadian city has held an International Jazz Festival for the last 47 years?

*Answers can be found at the end of the calendar



“Never let the fear of striking out keep you from playing the game”

– Babe Ruth

BLENDS OF LEAVES AND SNOW

Tips on Gift Card Scams

- Look carefully at the bar codes and make sure they look flat.
- Make sure the barcode on the card matches the one that scans at the register/prints on the receipt.
- Stickers covering bar codes is a bad sign. It is better to get the cards in cardboard.
- Purchase gift cards from reputable stores that are considered reliable.



FILL IN THE BLANK

As an older adult I am _____ (adjective, e.g. strong).
 I celebrate my age by _____ (verb + noun, e.g. sharing wisdom). I love being older, because now I can enjoy _____ (noun, e.g. Mondays). I am more _____ (adjective, e.g. confident) now than when I was younger. Aging can be _____ (verb, e.g. tiring) sometimes, but I feel _____ (noun, e.g. lucky) to have each day to _____ (verb, e.g. laugh). I am an older adult, and I am _____ (noun, e.g. beautiful)!

“The things we love,
tell us what we are.”

– St Thomas Aquinas

FINDING HOPE

Hope is that feeling we experience when we see — in the mind’s eye— the possibility of a better future. Hope acknowledges the obstacles and pitfalls in front of us, but is unwavering in its resolve, unbreakable in its foundation, and stronger than we can comprehend.

TALK WITH SOMEONE:

They have an exceptional team of social workers and social work students ready to support you or someone you know who could benefit from a friendly call.



NICE

1 (844) 529-7292

The National Initiative for the Care of the Elderly (NICE) offers a free, over the phone, friendly outreach and brief support services for older adults and persons with disabilities.

BRAIN TEASER

1. What annual event is held every April that is celebrated in more than 190 Countries?
2. The Atlantic Coastline of Newfoundland and Labrador hosts what kind of visitors from early spring until the end of June?

*Answers can be found at the end of the calendar



“Each day provides
its own gifts”

– Marcus Aurelius

ALZHEIMER'S AWARENESS MONTH

MYTHS ABOUT ALZHEIMER'S DISEASE

Myth: If someone in my family has Alzheimer's disease, I'm going to get it.

Fact: Only 5-7% of Alzheimer's cases are caused by genetics. The other 93-95% are sporadic, meaning they're not caused by genes.

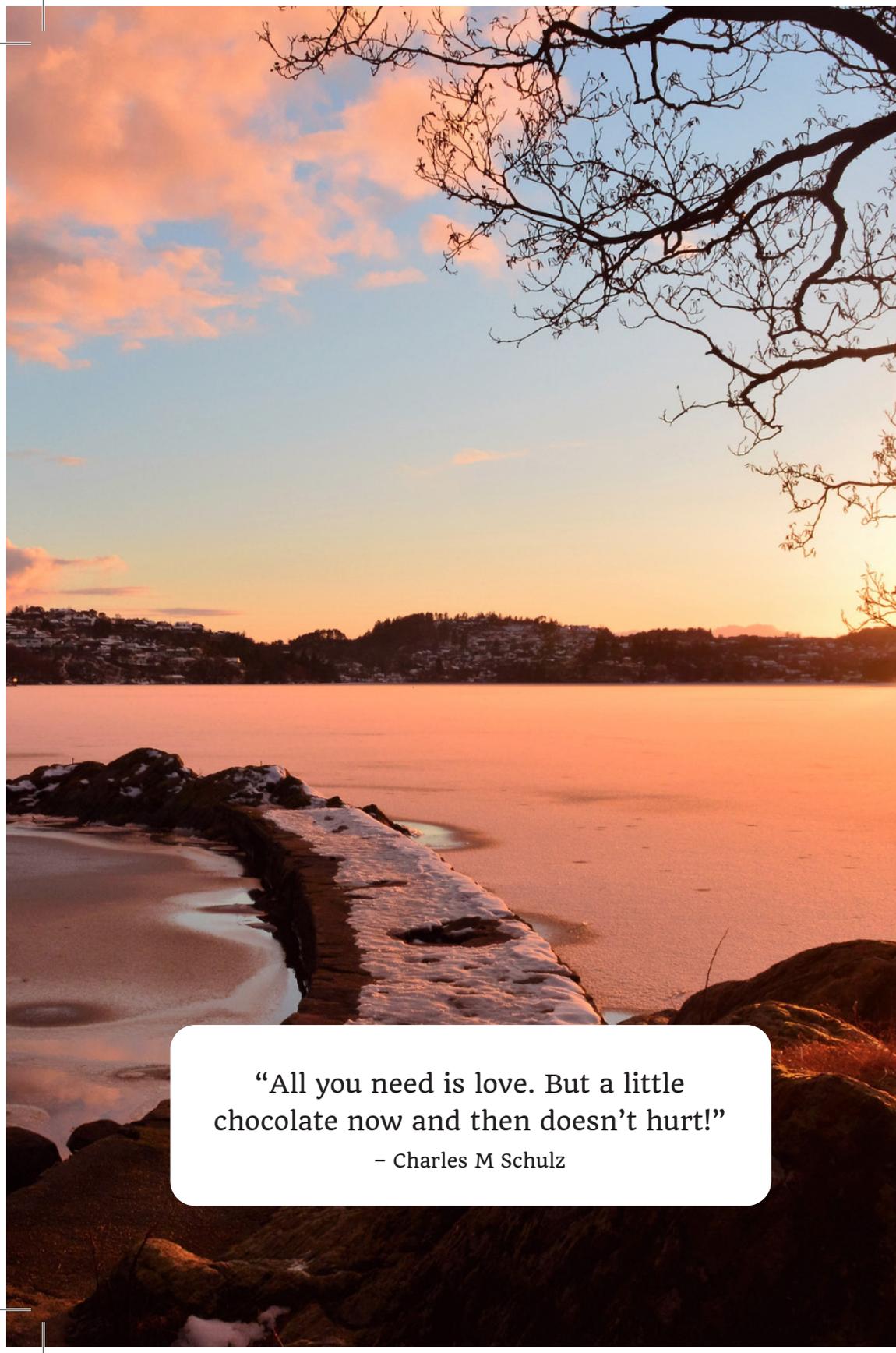
Myth: Alzheimer's disease is an old person's disease.

Fact: Alzheimer's disease is not a normal part of aging. While age is the strongest risk factor, it can affect people of all ages, including people in their 40s.

BRAIN TEASERS

1. I have orange teeth, and I am the largest rodent in North America, and I am worth a nickel.
2. I can be extended but I'm not a deadline. I'm associated with a superstition but I'm not a mirror.

*Answer can be found at the end of the calendar



FORWARD WITH HOPE

Taking good care of ourselves means that we look after our minds, our bodies and our souls.

Here are 5 ways we can do just that:

- Start a journal. Record your thoughts, write about things for which you are grateful and celebrate things you are proud of.
- Ease your worries by quietly paying attention to air entering and exiting your body while you breathe in and out. This allows you to focus in the moment, not on thoughts of the past or future.
- Work to replace thoughts of guilt you may feel about something you should do and replace it with thoughts of anticipation about something you want to do.
- Stay in touch with family and friends who may be feeling a little lonely or would enjoy having someone to talk with. Try to reach out by phone to someone each day.
- Get a breath of fresh air every day, even if on some days that just means opening the window a little.

UNSCRAMBLE THE LETTERS

EOPH

ERBEAHT

SEIDBO

SOLUS

*Answer can be found at the end of the calendar

“All you need is love. But a little chocolate now and then doesn’t hurt!”

– Charles M Schulz



NUTRITION MONTH

30% of older adults living in the community are malnourished- not getting enough protein, and vitamins and minerals. Cost-wise, frozen fruits and vegetables are often cheaper, easier for storage, will not go bad as fast, and can be healthier as they are picked at their peak of ripening and flash frozen.

SUDOKU PUZZLE

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8		9	7			5		
	4						1	
		6			5	4		8
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1			2	3	4	7		5
		5			6			

*Answer can be found at the end of the calendar

PHONE DIRECTORY

DID YOU KNOW? Emergency services will need to see your do-not-resuscitate confirmation form (DNR-C) in an emergency situation, be sure to keep it in an accessible location like your fridge or bulletin board. Physicians have access to the DNR-C form and the form needs to be signed by a physician

I NEED...	I SHOULD CONTACT... (name of organization)	PHONE #
Ambulance/Fire/Police	Emergency Services	911
Poison Control	Poison Control Centre	1.800.268.9017
Programs and Services in my community	211 Ontario	211
Get connected to health care 24/7	Health811	811
Help coordinating my own health care	Home and Community Care Support Services	Toll Free: 1.888.883.3313 TTY: 711 (ask for above number)
Information of support for seniors experiencing abuse	Ontario Seniors Safety Line	1.866.299.1011
Information about seniors at risk	Waterloo Region Senior Support Team	Waterloo Regional Police 519.570.9777 ext. 8673 or ext. 8649
Information about dementia and Alzheimer's	Alzheimer Society Waterloo-Wellington	519.742.1422
Information on Community Palliative Care Support Services	Hospice Waterloo Region	519.743.4114
Information on Hospice Residences in KW4 and/or how to apply	Home & Community Care Support Services	519.208.5055
Hospice residences within KW4 are:	Cook Family Resident at Hospice Waterloo Region Innisfree House Grand River Hospital - Freeport Campus	519.743.4114 519.208.5055 519.742.3611
Help finding a care provider	Health Care Connect	1.800.445.1822
Legal assistance	Legal Aid Ontario	1.800.668.8258
Information about CPP + OAS	Service Canada - Kitchener	1.800.622.6232
Non-emergency police support in Kitchener, Waterloo, Wellesley, Woolwich, and Wilmot	Waterloo Regional Police Services - NON-EMERGENCY	519.570.9777
Help with a mental health crisis any time of the day. Crisis Support in Waterloo Wellington	HERE 24/7	1.844.437.3247 French: 1.844.264.2993 ext. 2080
National distress, crisis and suicide prevention phoneline	Canada Suicide Prevention	1.833.456.4566
Oxygen Therapy	Canadian Home Healthcare	1.800.268.5003
Home oxygen or home health products	Ontario Home Health	1.800.661.1912
Education on self-management of chronic conditions	Waterloo Wellington Self-Management Program	1.866.337.3318
Help with my pets	Pet Helpers of Ontario	519.749.9325
Public Health Information	Region of Waterloo - Public Health	519.575.4400

I NEED...	I SHOULD CONTACT... (name of organization)	PHONE #
Information about home and community care	Waterloo Wellington Home and Community Care Support Services	1.888.883.3313
Volunteer opportunities for older adults	Volunteer Action Centre	519-742-8610
Seniors Programs in Kitchener	City of Kitchener Older Adult Services K-W Seniors Day Program	519.741.2907 519.893.1609
Seniors Programs in Waterloo	City of Waterloo Programs K-W Seniors Day Program	519.579.1020 519.893.1609
Seniors Programs in Wellesley, Woolwich and Wilmot	Community Care Concepts Community Support Connections	519-664-1900 519.772.8787
Food Access in Kitchener	House of Friendship - Emergency Food Hampers	519.742.0662
Food Access in Waterloo Region	Food Bank in Waterloo Region	519.743.5576
Meals on Wheels in Kitchener and Waterloo	Community Support Connections	519.772.8787
Meals on Wheels in Woolwich, Wellesley and Wilmot	Community Care Concepts	519.664.1900
Meals and snacks in Kitchener	Ray of Hope Community Centre	519.578.8018 ext 224
Meals and snacks in Kitchener	St. Matthews Evangelical Lutheran Church - Loaves & Fishes	519.742.0462 ext 10
Accessible Transportation in in Woolwich, Wellesley and Wilmot	Kiwanis Transit	519.669.4533
Accessible Transportation in Waterloo Region	Grand River Transit MobilityPLUS Service	519.763.9976
Transportation in Kitchener	Community Support Connections	519.772.8787
Transportation in Waterloo	City of Waterloo Home Support Services	519.579.6930
Transportation in Woolwich, Wellesley and Wilmot	Community Care Concepts	519.664.1900 Toll Free: 1.855.664.1900
Information on laws that affect tenants & Landlords in Ontario	Landlord Tenant Board	1.888.332.3234
Immigration Services	Kitchener-Waterloo Multicultural centre	519.745.2531
To register a vulnerable person	Vulnerable Persons Registry Waterloo	519.886.9150
Information on Lifeline medical alert systems	Philips Lifeline	1.866.331.5988

ACKNOWLEDGEMENT

We extend our gratitude to everyone who played a role in bringing this calendar to life.

The funding for this project was provided by the organizations listed below, and its creation was facilitated through the assistance of both community organizations and individual community members. Most importantly, this calendar was made with the help and feedback from older adults in the KW4 Region! This project was completed with support from Waterloo Wellington Older Adult Strategy committee, working groups, as well as our project reference group.

Thank you to all participating organizations, whose contributions of content and health-related information have enriched this calendar.

Stay tuned for the next calendar where we continue the journey towards safety, connection and living life to the fullest.



Waterloo Wellington
Older Adult Strategy



Canadian Mental
Health Association
Waterloo Wellington

Association canadienne
pour la santé mentale
Waterloo Wellington



SENIORS' CENTRE *for* **EXCELLENCE**

Answers Key:

October 2023

Y	H	V	V	H	C	Y	B	E	R	G	U	I	O
D	Q	C	U	I	H	E	Q	W	O	B	H	S	L
A	E	E	X	D	O	R	S	T	O	P	E	R	
V	N	D	S	E	N	D	M	V	W	M	W	C	E
M	U	D	U	N	F	R	E	P	O	R	T	U	C
R	B	N	P	T	A	S	C	A	M	B	I	R	O
O	J	O	P	I	U	O	O	D	Z	T	G	E	G
Y	Y	T	A	T	H	T	H	E	F	T	E	S	N
M	H	A	K	Y	X	Z	B	E	U	Z	Y	A	I
S	X	L	R	A	P	S	O	L	R	S	N	Y	Z
S	U	O	F	R	A	U	D	N	X	K	D	N	E
L	S	N	A	W	A	R	E	S	E	U	B	O	E
F	I	E	M	H	H	C	K	R	E	F	U	S	E
L	E	O	N	L	I	N	E	A	T	U	G	S	P

November 2023

A polymath (older adult!)

December 2023

Festive, Potpourri, Lights, Winter

January 2024

¹ B				² H		³ C					⁴ H		
R				I		A					A		
Y				P		R					Z		
L				P		P					E		
⁵ C	O	D	L	I	V	E	R	O	I	L			
R				E		N							
E				S		T							
E					⁶ W	E	N	D	Y	⁷ S			
⁸ M	I	⁹ L	K			R					E		
		I									V		
		F									E		
		E								¹⁰ T	O	N	I

February 2024



March 2024

Stranger, Fraud, Protect, Share

July 2024

1. Passport
2. 1867
3. Churchill, Manitoba
4. Niagara Falls

September 2024

True, False, True

October 2024

Beaver, Ladder

January 2025

Chipmunk, Robin

February 2025

Home, Breathe,
Bodies, Souls

March 2025

9	5	3	6	2	7	8	4	1
6	7	1	4	8	9	3	5	2
2	8	4	1	5	3	6	7	9
8	1	9	7	4	2	5	3	6
5	4	2	3	6	8	9	1	7
7	3	6	9	1	5	4	2	8
3	6	7	5	9	1	2	8	4
1	9	8	2	3	4	7	6	5
4	2	5	8	7	6	1	9	3



Common Scams

1 Phishing Scams

Phishing is an attack where a scammer calls you, texts or emails you, or uses social media to trick you into clicking a malicious link, downloading malware, or sharing sensitive information.



- ✦ Call the sender to verify legitimacy (e.g. if you receive a call from your bank, hang up and call them).
- ✦ Always be wary of links or attachments that you weren't expecting.

2 Grandparent Scam

Grandparent scams (also called emergency scams) are common scams that target seniors. These scams usually involve a phone call from someone who pretends to be your grandchild.



- ✦ Avoid sending sensitive information over email or texts.
- ✦ Never offer information to the caller.
- ✦ Ask the caller a few personal questions, press your caller for details.
- ✦ Never provide your credit card number over the telephone or Internet.
- ✦ Never wire money to someone under uncertain conditions.

Senior Frauds and Scams



Common Scams

3 Phone or Voicemail Scams

You receive a call or a voicemail from a criminal who is posing as a government agency or member of law enforcement.



- ✦ If you receive a call from a scammer, hang up or delete the voicemail message.
- ✦ Block the caller's phone number and report the calls to the Canadian Anti-Fraud Centre.

4 Romance Scams

If you meet someone online but have not seen them in-person, and they begin to ask you for money, it's likely a romance scam.



- ✦ If your love interest asks you to send money, be very suspicious.
- ✦ Ask them for a recent photo or do a video call.
- ✦ Fraudsters often claim they are in another part of the world as the reason for not being able to meet in-person.



Elder Abuse
Prevention
Ontario

For more information

Elder Abuse Prevention Ontario
416-916-6728 | eapon.ca
admin@eapon.ca | [@EAPreventionON](https://twitter.com/EAPreventionON)

RESOURCES

Canadian Anti-Fraud Centre
www.antifraudcentre-centreantifraude.ca
Government of Canada | www.cyber.gc.ca

