THE PROOF SERIES

Scam Proof

A Senior's Simple Guide to Outsmarting Scammers



FOR SENIORS

PROUDLY CANADIAN

John Marshall



PROUDLY CANADIAN

FREE SAMPLE CHAPTER

By John Marshall

www.buyproof.ca

THE

GOLDEN RULES Stop before you respond

A scam loses power when you refuse its timetable.

STOP › LEAVE › THINK › CHECK

1. Do not click, pay, reply, or share information while you feel rushed.
2. Say, 'I do not make decisions during unexpected calls.'
3. End the call or close the message; you do not owe an explanation.
4. Wait, breathe, and speak with someone you trust.

! **Safe move:** Use a ten-minute rule for ordinary requests and a full-day rule for major payments.

Red flags: Act now; stay on the line; tell nobody; final warning.

TALE

SCAM STORY

A familiar moment

Edith was told an account would close in ten minutes. She made tea first. The account was still there; the scammer was not.

THE

GOLDEN RULES Leave the conversation to verify

Verification only works when you choose the route back.

END CONTACT › FIND NUMBER › CALL YOURSELF › CONFIRM

1. Hang up or close the message completely.
2. Find a trusted number on a card, statement, official app, or saved contact.
3. Call or open the service yourself; never use the caller's number or link.
4. Describe the request and ask whether it is genuine.

! **Safe move:** A familiar logo, local number, or correct personal detail is not proof.

Red flags: A caller who refuses to let you hang up is proving that you should.

TALE

SCAM STORY

A familiar moment

Frank called the number on his bank card. The bank confirmed there was no emergency and praised the callback.

THE

GOLDEN RULES Protect the five private keys

Some information opens the door to your money and identity.

PASSWORD › PIN › CODE › IDENTITY

1. Keep passwords and personal identification numbers private.
2. Keep one-time sign-in codes private, even from a caller claiming to help.
3. Protect bank and card numbers, Social Insurance Number, and identity documents.
4. Share personal details only when you initiated contact with a verified organization and the task requires them.

! **Safe move:** A real employee may verify you, but should not ask for a password or a code sent to approve a new sign-in.

Red flags: Requests for a password, full PIN, one-time code, or remote screen access.

TALE

SCAM STORY

A familiar moment

A caller knew Nora's address, so he sounded official. He still did not get her one-time code.

THE

GOLDEN RULES Refuse unusual payment methods

The requested payment method often reveals the scam.

ODD PAYMENT › STOP › CALL BANK › REPORT

1. Stop if anyone demands gift cards, cryptocurrency, cash by courier, or a wire transfer.
2. Do not read gift-card numbers over the phone or send photos of the cards.
3. Do not move money to a 'safe account' for an investigation.
4. Call your financial institution using the number on your card.

! **Safe move:** Payment that is fast, secret, and hard to reverse is exactly what a scammer wants.

Red flags: Secrecy, threats, reimbursement promises, or instructions to lie to bank staff.

TALE

SCAM STORY

A familiar moment

Mabel was told taxes could be paid with gaming cards. She replied that even the tax office has standards, then hung up.

THE

GOLDEN RULES Use the trusted-person pause

A second calm mind breaks the spell of urgency.

PAUSE › CALL SOMEONE › SAY IT ALOUD › DECIDE

1. Choose two people you can contact about unexpected money requests.
2. Tell them you want a direct answer, not politeness.
3. Before sending money, say the request aloud to one of them.
4. If you cannot reach anyone, wait. A real need can survive verification.

! **Safe move:** Write the names and numbers on paper near the phone.

Red flags: Anyone insisting that family, bank staff, or police must not be told.

TALE

SCAM STORY

A familiar moment

George's rule is simple: no surprise payment until his sister has heard the whole story. She enjoys the job enormously.

HOW

SCAMS WORK Urgency is the engine

Scammers hurry you so careful thinking never catches up.

PRESSURE › PANIC › PAY › REGRET

! **Safe move:** Real organizations can explain a process in writing and allow reasonable verification.

Red flags: Immediate arrest, account closure, missed delivery, or one-time offer.

TALE

SCAM STORY

A familiar moment

When a 'manager' said the offer expired at noon, Alice decided it could expire peacefully.

1. Notice deadlines measured in minutes or hours.
2. Ask what truly happens if you wait until tomorrow.
3. End contact and verify independently.
4. Treat anger about delay as an extra warning.

HOW

SCAMS WORK Fear makes ordinary requests feel official

Threats are designed to replace questions with obedience.

THREAT › HANG UP › VERIFY › REPORT

1. Name the emotion: 'This message is trying to frighten me.'
2. Do not argue with the caller.
3. Hang up, then contact the claimed agency through an official source.
4. Call police if a threat feels immediate or physical.

! **Safe move:** A demand is not more genuine because the voice sounds stern.

Red flags: Arrest, deportation, service cutoff, lawsuit, or harm unless payment is immediate.

TALE

SCAM STORY

A familiar moment

Victor was threatened with arrest over unpaid taxes. He noticed the caller also wanted gift cards. That was a remarkably modern courtroom.

HOW

SCAMS WORK Authority can be copied

Uniforms, logos, titles, and caller ID can all be imitated.

CLAIM › END CALL › OFFICIAL NUMBER › CONFIRM

1. Ask for the caller's name and department, but do not treat them as proof.
2. End the contact.
3. Find the official number independently.
4. Ask the real organization whether the person and request exist.

! **Safe move:** Caller ID can be spoofed; the displayed name or number may be false.

Red flags: A title used to prevent questions or a number that must be called back immediately.

TALE

SCAM STORY

A familiar moment

The screen said 'Police.' Jean still called her local detachment herself. The real officer confirmed the call was fake.

HOW

SCAMS WORK Secrecy isolates you

Scammers often make silence sound necessary, loyal, or legal.

SECRET › ISOLATION › SECOND OPINION › SAFETY



1. Treat any demand for secrecy as a reason to stop.
2. Tell a trusted person exactly what was said.
3. Save the message or note the caller's words.
4. Verify with the real organization or family member.

! **Safe move:** A legitimate emergency does not require you to hide a payment from everyone who could help.

Red flags: Do not tell your family, bank, police, or cashier.

TALE

SCAM STORY

A familiar moment

A fake lawyer told Sam not to call the family. Sam called the family. The 'case' vanished immediately.

HOW

SCAMS WORK Small truths build a large lie

Public details can make a false story sound personal.

PUBLIC CLUE › CONFIDENCE › FALSE STORY › MONEY ASK

1. Do not confirm names, birthdays, trips, or family details to an unexpected caller.
2. Ask the person to state information instead of feeding it to them.
3. Verify through a number you already have.
4. Review what personal details are public online.

! **Safe move:** Knowing your name or address does not prove the caller represents a company.

Red flags: The caller asks leading questions such as, 'You know which grandson I mean, right?'

TALE

SCAM STORY

A familiar moment

The caller knew Don's grandson played hockey. The team photo was public; the emergency was invented.

Enjoyed this sample?

Get the full book, and more free sample chapters, at
www.buyproof.ca

Join our email list and be the first to hear about
new Proof-series releases for Canadians.

We email only about new books.
Unsubscribe anytime.

