



## Top 3 crypto scams of 2024: Protect yourself from social media, romance and recovery room scams

2023 was a year that saw the crypto industry marred by controversy. Beginning with the collapse of FTX to the more recent money laundering charges against Binance's Changpeng "CZ" Zhao, there have been many scandals and frauds plaguing the industry.

As we move into 2024, crypto scams continue to be a pressing issue worldwide, including in Canada. The Alberta Securities Commission recently released the top crypto-related scams to watch out for in 2024. This list is based on investor complaints, ongoing investigations and current enforcement trends.

Let's take an in-depth look at the top three scam variations that made the list and break down the tactics fraudsters use to target everyday Albertans.

**Social media deepfakes and celebrity endorsements:** The explosion of Artificial Intelligence (AI) tools, like AI-generated images and voices, have made it easier for fraudsters to bait Canadians with crypto scams.

In November 2023, the Canadian Security Intelligence Service (CSIS) reported the growing economic and financial threats from artificially generated fake visuals known as deepfakes. It highlighted rising cases of fraudulent deepfake videos and images featuring well-known individuals — including that of Canadian Prime Minister Justin Trudeau, popular business icon Elon Musk and actor Tom Hanks — used in social media promotions to lure Canadians.

Celebrity endorsements, genuine or not, may seem enticing. Regardless of how convincing they look or sound, actors, models, athletes, politicians or entrepreneurs are not reliable or qualified sources of financial advice. Remember that endorsements are never a guarantee of legitimacy or investment returns.

Whether an advertisement uses a celebrity endorsement or not, promises of high returns, risk-free investing or free money are significant red flags of fraud. Always check first — anyone offering investment products or financial advice must be registered with the Alberta Securities Commission or another provincial securities commission.

**Romance scams:**

After the COVID-19 pandemic, dating app fraud, romance scams, and "pig butchering" have become commonplace and a topic in our social media conversations. The Canadian Anti-Fraud Centre (CAFC) observed that, despite only five to 10 per cent of such frauds typically being reported, there has been a significant uptick in romance-based investment scams in recent years. The agency received more than 650 reports of such scams between January and September 2023, with total losses estimated at upwards of \$29.8 million. Closer home in Alberta, there were 70 reports of romance scams and losses exceeding \$2.6 million.

While these scams are often thought of as only targeting those looking for romance, this is an oversimplification of this tactic. Fraudsters take advantage of vulnerable people looking for friendship or love to connect with potential victims. Once a relationship is established, they exploit the trust and attachment created to request money or fabricate investment opportunities, often related to crypto.

Signs of a romance or dating scam include an internet stranger expressing love or affection too soon. They may then avoid meeting in person or on video calls, and eventually ask for money, crypto or offer a crypto investment that they can invest in on your behalf. Always be cautious of new friends or acquaintances that take an immediate interest in your finances or offer investment advice.

**Recovery room scams:**

As interest in crypto continues to soar, fraudsters are increasingly deploying what's called "recovery room" scams to further defraud victims.

In this type of fraud, con artists impersonate regulators, recovery agencies or law enforcement and attempt to defraud victims again under the pretext of recovering their lost crypto assets or funds for a fee. To make it more convincing, fraudster's target these recent victims using information from the original scam.

Stay alert for red flags like fee requests and demands for banking or personal details. Neither law enforcement agencies nor the Alberta Securities Commission will ever contact you with an offer to recover your money or assets for a fee. Any unprompted communication offering to do so should raise suspicions.

Remember — recovering crypto is extremely difficult and is a long and arduous process with no guarantees. If it sounds too good to be true, it probably is.



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### Protect yourself:

Being aware of the red flags of fraud is crucial in an investor's journey. There are also additional steps investors can take to protect themselves and help others:

Check registration. Albertans should ensure that any company or individual they plan to invest with is registered with the Alberta Securities Commission. You can complete your checks by consulting the Canadian Securities Administrators National Registration Search.

Stay alert. Research any opportunity thoroughly before you invest. To help, the Alberta Securities Commission maintains an Investment Caution List that includes the names of companies that are not registered with the ASC and appear to be engaging in activities that either require registration under Alberta securities laws or may be investment scams.

Know where to turn. If you suspect you or someone you know has lost money to a crypto investment scam, file a complaint with the Alberta Securities Commission via email [complaints@asc.ca](mailto:complaints@asc.ca) or call us at 403-355-3888. Taking time to further understand common crypto scams can help you recognize, avoid and report them. Visit the [crypto scams page](#) for more information.

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## RDSPs

My name is Candice Babik and I am a Certified Financial Planner at IG Wealth Management. My partner and I would like to reach out and let you know that we specialize in Registered Disability Savings Plans (RDSP) and Family Trust, when it comes to individuals who have a disability and qualify for the Disability Tax Credit.

This is something that is close to me as I have family members who need help with this information personally. Since the RDSP is the most underutilized plan in Canada, we would be happy to provide perspective to the staff and any individuals who would like to know more. We are very aware of guidelines with AISH and how to look at other options for investment

vehicles when it comes to qualifying for AISH. These plans are great for helping any person set up for retirement and provide grants to individuals who qualify.

If this is something you would like to know more about or if we can help in anyway, please reach out and we can set up a Teams meeting or phone call. Also, IG does provide a Webinar on the RDSP in November every year to bring more awareness to the plan.

We look forward to connecting with you.

Sincerely,  
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Investors Group Financial Services Inc.

No amount is too small to invest. You may be eligible for annual contributions from the Government of Canada regardless of the amount of your investment. Learn more by checking out this step-by-step guide to opening an RDSP: <https://ow.ly/Q7vI50QHQCM>

## Prevent and report abuse

Protecting vulnerable adults in care is our first priority. The Protection for Persons in Care Act (PPC Act) requires the reporting of abuse, and promotes the prevention of abuse involving adult clients who receive publicly funded care or support services.  
Phone: 1-888-357-9339

The PPC Act requires service providers to take reasonable steps to protect clients from abuse while providing care or support services. Connect with Protection for Persons in Care:

Hours: 8:15 am to 4:30 pm (open Monday to Friday, closed statutory holidays)  
Toll free: 1-888-357-9339 (in Alberta)  
Phone: 780-422-1155 (out of province or country)  
Fax: 780-415-8611

Email: [health.ppc@gov.ab.ca](mailto:health.ppc@gov.ab.ca)

This is NOT an emergency number and is open only during office hours. You can leave a message at any time.

Address: Protection for Persons in Care  
Station M, Box 476  
Edmonton, Alberta T5J 2K1



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Call 911 if you or someone you know is being abused



Edmonton Epilepsy Association | The Epilepsy Association of Northern Alberta

March 1, 2024 – FOR IMMEDIATE RELEASE

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## March is Epilepsy Awareness Month, in Edmonton, in Alberta and across Canada!

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Epilepsy is a neurological disease that affects 1 in 100 Canadians, with over 20,000 people diagnosed each year across Canada. It is a disease, but you cannot catch it like a flu or a cold! Misfirings in the brain's electrical currents cause seizures.

Anyone can develop Epilepsy at any time. Children can be born with it and sometimes outgrow it. Adolescents can develop it at puberty. Accidental head injuries can bring it on. Strokes can trigger the onset of Epilepsy.

Although living with Epilepsy can be difficult, it is not a barrier to achievement. Many great people in history have lived with Epilepsy. However, Epilepsy remains an invisible and mysterious condition, which often scares people and carries a stigma of disability and isolation.

The Edmonton Epilepsy Association, a registered charity since 1960, remains the only Agency providing educational and awareness programs, as well as support services to the more than 26,000 individuals living with Epilepsy in greater Edmonton, Northern Alberta, and the N.W.T. Our key programs include a series of Epilepsy Information Books freely available to all online and in print, as well as a free live puppet show called Kids On The Block, which teaches students in elementary grades what it feels like to live with Epilepsy.

To celebrate and increase awareness about Epilepsy during the month of March, the EEA will run a series of special initiatives that we hope you can assist us in promoting:

- Celebrate Purple Day, on March 26, 2024, by wearing purple and talking about epilepsy and seizures, openly.
- Visit the High-Level Bridge, on March 26, 2024, which will be lit up in purple for the day, for epilepsy.
- Receive the proclamation of March 26, 2024, as Purple Day, the day dedicated to people living with Epilepsy, by Edmonton Mayor, Amarjeet Sohi.
- Join the EEA at the last home-game by the Oil Kings, at Rogers Place, on March 24, 2024, and make the arena purple!

For details on all our plans for the month, visit our website at:

<https://edmontonepilepsy.org/march2024epilepsyawarenessmonth/>

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For any inquiries about this Press release and all other programs and services about epilepsy email us at [info@edmontonepilepsy.org](mailto:info@edmontonepilepsy.org) or call 7780-488-9600.

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Email: [info@edmontonepilepsy.org](mailto:info@edmontonepilepsy.org) [www.edmontonepilepsy.org](http://www.edmontonepilepsy.org)

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## Developmental Disabilities Awareness Month - March 1 - March 31

Developmental Disabilities Awareness Month serves as a profound reminder of these principles, emphasizing the value, rights, and aspirations of those with developmental disabilities.

Each individual, regardless of their abilities, has the right to be respected, embraced, and provided with opportunities to thrive. Developmental Disabilities Awareness Month serves as a profound reminder of these principles, emphasizing the value, rights, and aspirations of those with developmental disabilities.

What is Developmental Disabilities Awareness Month? Developmental Disabilities Awareness Month is a month-long observance that brings attention to the varied and unique experiences of individuals with developmental disabilities. It's a time to celebrate their achievements, advocate for their rights, and promote understanding and inclusivity within society.



When is Developmental Disabilities Awareness Month? The entire month of March is dedicated to Developmental Disabilities Awareness. During this period, various events, programs, and advocacy campaigns take place across the country, uniting communities in the spirit of inclusion and acceptance.

How to Get Involved

Engage with this pivotal movement and make a difference with the following actions:

- Participate in Local Events: Join workshops, seminars, or inclusive activities in your community celebrating the month.
- Educate & Advocate: Share informative resources, stories, and statistics about developmental disabilities on social platforms.
- Support Organizations: Contribute to, or volunteer with, organizations dedicated to supporting individuals with developmental disabilities.
- Promote Inclusivity: Encourage schools, workplaces, and community centers to adopt inclusive practices and programs.
- Listen & Learn: Engage with individuals with developmental disabilities, listening to their experiences and perspectives, and learn from them.
- History of the Event

Developmental Disabilities Awareness Month traces its origins back to 1987 when President Ronald Reagan officially declared the observance. Since then, organizations, advocates, and communities have come together annually to promote understanding, inclusion, and the rights of individuals with developmental disabilities, aiming for a more inclusive society.

Relevant Hashtags

Boost the conversation online and spread awareness with these pertinent hashtags:

[#DevDisabilitiesAwareness2024](#)

[#InclusionMatters](#)

[#CelebrateDifferences](#)

[#EveryAbilityCounts](#)

[#AdvocateInclusivity](#)

## VAD Membership Renewal - Due March 31, 2024

Voice of Albertans with Disabilities has started the membership renewal process for 2024. Please sign in on the website and renew your VAD membership today!

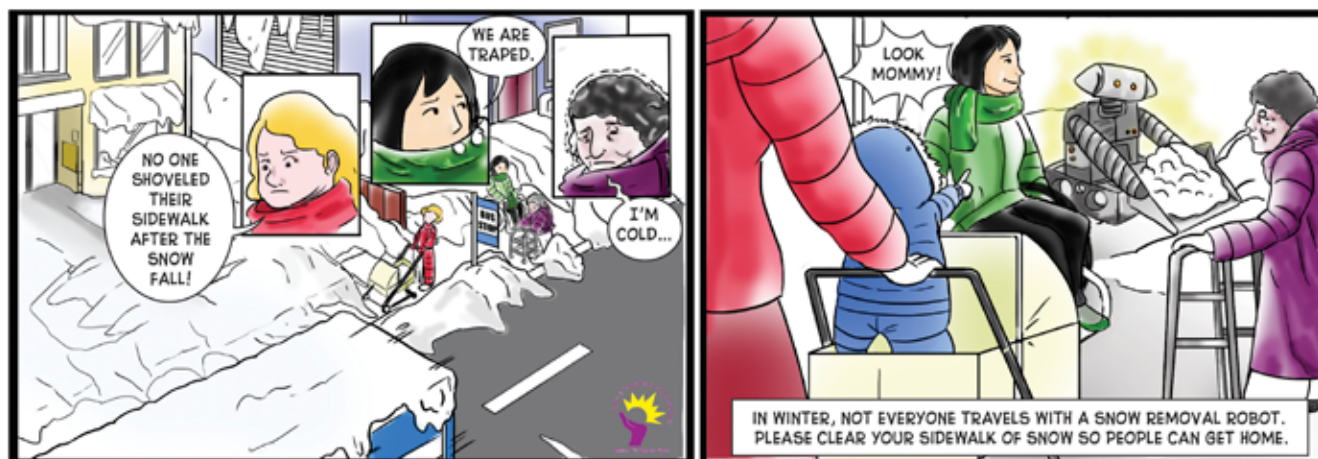
[www.vadsociety.ca](http://www.vadsociety.ca)

**BECOME A MEMBER/LOGIN**



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## VAD's Student Corner

Hello once more! If you missed the last issue, my name is Nikki, and I'm currently a Social work student working with the Voices of Albertans of Disabilities for my first-year field placement. Part of this work is understanding the communities I wish to help, which writing this little article helps me do. Even if it seems one-sided, trying to figure out what I wish to write about in my next tidbit keeps me aware of my surroundings a lot more. I'm much more aware of the areas around me and the struggles people face in their day-to-day lives.

As we're all aware, there was recently quite the snow-fall after weeks of nice weather. It was nearly long enough to trick us into thinking it was springtime! Leave it to Alberta to quickly remind us, however. The biting winds and knee-high snowdrifts are probably enough to put most people in a soured mood, yet I've noticed quite the opposite. In my neighbourhood, there's an elderly man who lives right on the corner. He's friendly and waves at passersby if he catches them, but he usually has trouble with his hips and uses a walker. The snowfall would be detrimental to his day-to-day routine, yet the community came together to shovel his walkways and the sidewalks in front of our houses to ensure he isn't stuck in the snow. It seems

small, but he always ensures we know he appreciates the thought and effort. Alongside that, even in Edmonton, I've noticed people doing small things here and there. Strangers helping people using wheel-chairs cross crosswalks that haven't been plowed or offering their arms to help steady others who can't quite balance on the slippery floors of the bus or LRT. It's not a grand gesture, but it is enough to make that person's day just a little bit easier.

The hardest part about this, in my opinion, is the unpredictability of the weather around us between the time after Christmas and before Easter. It can't quite seem to make up its mind and flips between warm and cold, and we're just expected to hold on for the ride. But it's in that time that I see the Canadians coming together the most. Just today a lady had slipped trying to get on the train and at least three people came to her aid to make sure she wasn't injured and the train didn't close its doors or pull away. We all

know this time of year is hard. The holiday season is technically over, and the weather is still harsh, yet we still band together as a community to help. I find this makes this entire season of howling winds and snow higher than the boots we wear a little more tolerable, which means we can all take a step back and appreciate the little things in life just a tad bit more.



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## President's Message

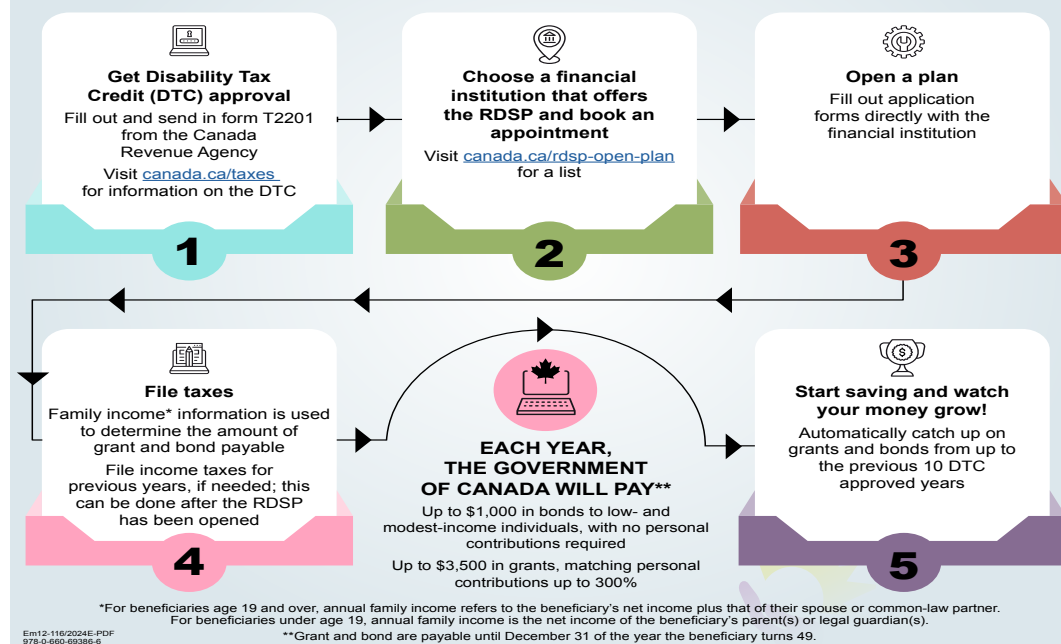
There are many hidden joys to discover in the month of March. I hope you are all taking time to enjoy at least some sunshine as our weather continues to be on a roller coaster path. March is one of my favourite months of reflection, as we begin to close out Winter and embrace the new development of Spring. I love the way Jean Hersy says, "In March Winter is holding back and Spring is pulling forward. Something holds and something pulls inside of us too". I love the way March provides us an invitation to step outside and breakaway from the hibernation many of us snuggle into throughout the many cold days of Winter.

When it comes to living with disabilities March provides many highlights for our community to surround ourselves and each other with a warm updraft of positive change. Just as the weather rises and falls in temperature, so can our motivation for sending out ripples of positive change. March can be a time of reflection and realization as to the unique journeys we are all on, as well as stimulating the goals of sensitizing and educating the public on the realities many face in our Province of Alberta when living with disabilities Today. There are many causes that embrace a day or a week to shine a light on the importance of understanding the journeys of others this month, I hope you choose to get involved and become part of the illumination.

March is Brain Health Awareness Month so let's work together to boost brain awareness and focus on supporting the many conditions that may impact our Brain Health. ALS, Alzheimers, Autism, Brain Cancer, Brain Injury, Epilepsy, Mental Illness, Multiple Sclerosis, Parkinson's, Stroke and many more to start the list. Reach out and make a difference for someone you know that may need a little Spring up lift Today.

March is also Music Therapy Awareness Month which is a great time to check into the ways Music uplifts our lives not only from the basics of a song we hear on the radio, but also through the many professionals that utilize music

## How to open a **Registered Disability Savings Plan (RDSP)** for yourself or a loved one with a disability



### TO BE ELIGIBLE FOR THE RDSP, THE BENEFICIARY MUST...

- Be a Canadian resident
- Have a Social Insurance Number (SIN)
- Be approved for the Disability Tax Credit (DTC)
- Be under age 60 (before December 31 of the year the beneficiary turns 59)

**Beneficiary:** The person approved for the Disability Tax Credit who will benefit from the money in the RDSP.  
**Holder:** The person who opens and manages the RDSP (may also be the beneficiary).

### Did you know?

Persons with disabilities aged 0-49 with an RDSP can get up to **\$20,000** in bonds and up to **\$70,000** in grants from the Government of Canada

To learn more about the RDSP, please visit: [canada.ca/RDSP](http://canada.ca/RDSP) or call: 1 800 O-Canada (1-800-622-6232).

To request this document in alternate formats, call 1-800-622-6232. By teletypewriter (TTY), call 1-800-926-9105.



Employment and  
Social Development Canada

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to share their gifts to support the health and wellbeing of individuals, families and our communities through the amazing enrichment music brings to our lives and healing journey.

March 10th-16th is the World Glaucoma Week, so reach out to the ones you love and remind them to get their eyes tested. Most people with Glaucoma are not aware of it and have not experienced any symptoms prior to diagnosis.

March 15th is World Sleep Day, it is so important to remind ourselves that we may have a better day tomorrow if we are able to get a good night sleep tonight. Although those struggling with the impacts of repetitive insomnia may experience extreme challenges on their daily lives due to the lack of sleep. Put your electronic devices away and support yourselves to the benefits of a great sleep on March 15th. If you are struggling always remember to reach out for additional tools to aid in your sleeping process, your health may depend on it.

March 16-22 is Creative Art Therapy Week, this is a reminder to reach out and share your stories, express feelings and communicate your messages through the gift of Drama. There are many opportunities to support healing through the creative lens. Give it a try, it might be just what you have been looking for.

March 18th-24th is Neurodiversity Celebration Week, this is when we can work to challenge stereotypes and misconceptions about neurological differences.

Let's all come together to put a positive ripple out that works to transform how neurodivergent individuals are perceived and supported. Working together we can

create a more inclusive and equitable culture that celebrates differences and empowers every individual. Let's change the narrative today.

March 21 is World Down Syndrome Day and another great day to reach out to an individual or family that you may know who could use an extra warm fuzzy up lift to lighten their day. Small things make an amazing difference sometimes we all just need a friend. Be the difference Today. I remember back to when I was a teenager working at our city recreation centre as the integration worker for the Down syndrome Children of our community. It was a highlight of my life and I always am reminded of the many gifts their smiles and love impacted my heart with.

March 26 is Purple Day where we can support all the people living with epilepsy in our community. There are more than 100 000 Canadians living with Epilepsy. 1 in 100 people are estimated to live with epilepsy. So let's reach out and learn what to do to help someone that is experiencing a seizure. The small time we take to gain this knowledge can make a big difference for someone's life. Be the difference Today.

Let's choose to step up to aid each other and make a dramatic difference for a better life for all living with disabilities and more than anything the supports surrounding us all.

As I come to a close I just wish to thank you all for contributing to a positive pivot within our communities, the time, energy and love you share is truly making a difference. Many hands make light work, thanks for being the change we all need.

"March, when days are getting long, let thy growing hours be strong to set right some wintry wrong". - Caroline May

Embrace springtime as a point of new creation in your own life journey and find a place to make a difference today.



Katrina Breau  
President

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# Disability Awareness Presentations for Businesses



Participants learn:

- the meaning of disability and impairment
- how to treat and act around a person with a disability in the work setting
- appropriate use of language when talking to or about someone with a disability
- understanding of people with disabilities rather than myths and misconceptions
- attitudes and barriers faced by people with disabilities



**Contact Michelle:**

[presentations@vadsociety.ca](mailto:presentations@vadsociety.ca)

**BY CHANGING ATTITUDES, WE BUILD  
SAFER AND MORE INCLUSIVE  
BUSINESSES FOR EVERYONE**



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