

## Where there's ill will, there's a way!

by Mark Pavilons

“Criminals think differently from people who behave responsibly.” - Stanton E. Samenow

And that's the key to all the senseless, faceless crimes committed each and every day.

As humankind has embraced technological advancements, we've also put out the welcome mat for sophisticated crimes.

The age-old sentiment “why do bad things happen to good people?” is more prevalent today than ever before in our history. And, with that, comes a host of online, email and internet scams, thefts and fraud.

We're all aware of the term “cybercrime,” yet don't give it much thought until it hits home.

Most of us think it won't happen to us.

Well, my friends, it can. And in my case, it has.

Sure, I've been the victim of bogus websites offering to sell amazing products at cheap prices, only to be fooled and my money taken.

But when someone purposely steals from your account or puts your credit card in jeopardy, that's a different story.

My wife was frantic recently when she discovered perpetrators, through the gambling site Bet Way, and SP Open Farm Pet, stole money through fraudulent purchases. Someone, through PayPal, tried to do some shopping at Walmart and even book a flight.

It was like the flood gates opened for these crooks, once they seemingly found a way in. Crazy.

She went to the bank immediately and, yes, they discovered some entity tried several times to make unauthorized withdrawals. They launched an “investigation,” but they told her it would take several weeks to determine if my wife was somehow responsible before they refund the money.

They are aware of the means criminals are using to access clients' accounts and one would think there are new and improved “walls” to mitigate this.

Are they telling me that in this day and age, with the sophisticated technology available to banking institutions, they can't tell in minutes what happened? They prefer to lay blame on the account holder, until some overworked sap in their cyber department gets to her file. And, it took two weeks?

That's just ridiculous.

If the banks were being hacked and ripped off, you can bet they'd be on it like white on rice in minutes.

In a brief discussion with York Regional Police, the officer mentioned cybercrime is a huge realm, and takes in everything from romance and grandparent scams, to cyberstalking, bullying, and outright theft and fraud. Most cases, especially if they involve out-of-province sources, are reported to the RCMP. It's sad that tax dollars have to be poured into such tedious, time-consuming and often fruitless law enforcement pursuits.

In York, 49% of cyber crimes were fraud. In 2024, YRP received 3,593 reports of cyber crimes, down slightly over 2023. Property crimes totalled 1,606 and the remainder were deemed 'violent' or 'other,' typically threats and harassment.

It's also a shame that the victims are often regular citizens and seniors who can't really afford the losses. I know we're all just 'targets' and not faces or people to the criminals.

I would suggest watching the Netflix movie *The Beekeeper*, starring Jason Statham. I would also recommend it to all perpetrators out there!

According to *Made in CA*, the most common action against cybercrime among Canadians is to change your password, which is what 34% of people would do if their details were compromised. Only a quarter of Canadians would report the incident to the company or platform through which the incident occurred.

One-fifth of Canadians bought or upgraded their software security package to improve their cyber security while 17% deleted accounts that had been compromised in a cyber security breach. 15% said they pay more attention to terms and conditions before signing up for a platform.

Only 6.1% of people who had experienced cybercrime reported the incident to their internet provider. An even lower portion, at 4.6%, reported the cyber security breach to a government authority. This shows that much more awareness of cyber security is needed in Canada.

Canada's cybersecurity score places the country 13th out of 75 countries. In the first six months of 2024, over 41,000 cybercrimes were reported in Canada. 56% of these crimes included fraud.

Over 85% of Canadian companies were affected by successful cyberattacks in one year.

Almost 2/3 of Canadian companies expect to be hit with a ransomware attack. More than 10% of Canadian companies hit by ransomware paid the ransom.

The average ransomware hit cost Canadian companies almost \$2 million to remedy.

On average, Canadian companies spent 11.1% of the IT budget on cybersecurity in 2021. The majority, 84%, of Canadian companies have insurance policies against cybercrime.

In 2021, Canadians lost around \$100 million to online fraud. The most common types of online fraud in Canada involve investment and romance.

I don't know why such things are so rampant these days. Not a day goes by when you don't hear of a senior being bilked out of their life savings; people buying stolen cars and a host of on-line fraud.

Perhaps it's the internet of all things, an information highway that is now littered with carnage.

Are crooks getting smarter? Well, those with any computer skills sure are.

We are an online society and we're so closely tied to the virtual world we have to be more vigilant than ever. Computer programs, worms, malware are all smarter than we are.

With so many snake oil salespeople out there, it's getting harder and harder to weed out the good from the bad.

It's sad because it really impacts our faith in our fellow human beings.

Preying on one another, and taking advantage of our weaknesses is just horrible.

Stay strong, my friends, and monitor all of your accounts and transactions closely!