

## OTTAWA REPORT

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### Fraud prevention month

March is Fraud Prevention Month, a good time to get informed about fraud and how you can protect yourself. In the era of global connectivity and online purchasing, it is important to know how to spot fraudulent online activity and what you can do to protect yourself. Here are a few tips:

- ? Don't be fooled by the promise of a valuable prize in return for a low-cost purchase.
- ? Be extra cautious about calls, emails or mailings offering international bonds or lottery tickets, free vacations, credit repair or schemes with unlimited income potential.
- ? Don't be afraid to hang up the phone, delete the email or close your Internet connection.
- ? Don't purchase a product or service without carefully checking out the company.
- ? Don't disclose personal information about your finances, bank accounts, credit cards, social insurance and driver's license numbers to any business that can't prove it is legitimate.
- ? Shred unwanted personal information such as bank statements, credit card bills, unwanted receipts, cheques, pre-approved credit applications and old tax returns.
- ? Check your credit report every year and report problems immediately.
- ? If you think you have been a victim of fraud report it at [competitionbureau.gc.ca](http://competitionbureau.gc.ca). Your reports are vital to the anti-fraud efforts of law enforcement agencies

### Strengthening benefits for Reservists

Part-time Reserve Force Veterans will now have access to the same minimum Earnings Loss Benefit as full-time Reserve and Regular Force Veterans. On March 13, 2015, Erin O'Toole, Minister of Veterans Affairs, announced changes that would ensure the Earnings Loss (EL) Benefit is calculated in the same way for Reserve Force Veterans as it is for Regular Force Veterans. This closes the gap between the Department of National Defence and Veterans Affairs Canada.

Beginning in April 2015, all Veterans of the Reserve Force eligible for the EL Benefit will be ensured a minimum annual income of \$42,426, which is the current EL Benefit of a basic corporal in the Regular Force. This is a big step forward for those who need it the most, and responds to concerns raised by the Veterans Ombudsman and the House of Commons' Standing Committee on Veterans Affairs regarding fair treatment of Canada's reservists. Survivors of part-time Reserve Force Veterans who lose their lives as a result of service will also benefit.

It is estimated that by 2020, approximately 290 part-time Reserve Force Veterans could receive this increased income each year as a result of this change. Reserve Force Veterans who are injured as a result of military service have access to benefits from VAC, regardless of rank or class, such as treatment benefits, the Veterans Independence Program (VIP), Career Transition Services, financial benefits and disability benefits.

Reservists are an important component of our national security and play a critical role in sustaining the Canadian Armed Forces. The proposed new initiative is another way that the Government of Canada is ensuring that Veterans and their families are treated with care, compassion and respect.

### Protecting Canada from terrorism

In line with measures taken by our allies, the Government is taking action through Bill C 51 to ensure our law enforcement and national security agencies can: counter those who advocate terrorism; prevent terrorist travel and the efforts of those who seek to use Canada as a recruiting ground; and disrupt planned attacks on Canadian soil.

The proposed legislation includes checks and balances to ensure it respects the rights of Canadians and complements other legislation passed by our Government including the Combating Terrorism Act and the Strengthening Canadian Citizenship Act. Some have expressed concern that the new legislation may threaten individual freedom. This is not the case and the legislation is clear: our security agencies can only target those who pose a risk to Canada. Our security agency would only disrupt threats to the security of Canada as already defined in section 2 of the CSIS Act. The proposed legislation is aimed to deal with terrorism and

criminal matters relating to our national security, and not lawful protest or dissent. The fundamental fact is that our police and national security agencies are working to protect our rights and our freedoms, and it is jihadi terrorists who endanger our security and who would take away our freedoms.

If you would like to contact me on any issue, please call 905-953-7515 or visit my website at [www.loisbrown.ca](http://www.loisbrown.ca). I look forward to hearing from you.