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*Celebrating Milestones
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2025 - First Quarter of the Century

It seems only a short time since we celebrated the year 2000 into the 21st century, admittedly with some trepidation, as some felt that there would be a technology meltdown. This did not take place as our computers and phones continued to function and use has even grown since then. The future is always a **question mark** as we don't know how AI (Artificial Intelligence) will impact us but it is definitely now part of life. The "times they are a changing" with Trump leading the US government and who knows who will be the next leader in Canada. Regardless of the unknowns, our portfolio managers at the Croft Financial Group are adapting to take advantage of all the changes.

We are happy to say, John & Linda celebrated their **30th wedding anniversary** on New Year's Eve with family celebrations including fireworks - a great way to start the year!

2025 is the **25th year** of our occupancy of the historic 100 year old "Barry House" so we are going to celebrate and you of course will be invited.

We have included several pages related to recent scams that have been circulating in the Sudbury area targeting Grandparents. A useful tip is to have a family "**safe word**" that only your family have chosen as an easy way to protect against people who pose as grandchildren. Being forewarned is forearmed.

Bringing Back a Favorite Healthy Baked Bean Recipe



Gone but not forgotten-now resurrected. Who does not enjoy baked beans, especially in the frigid winter months, a favorite at many events on dinner tables. There are **many recipes** but none so popular as the one created by an actual Mrs. Brown in 1937, produced in a small community in upstate New York with limited distribution in the New England area, and just for a short time in Canada. Many were disappointed when the plant closed during the pandemic with no plans to reopen. On visits to relatives stateside, we often brought back a case. In an attempt to recreate the recipe, after several experiments - success! We are happy to share - simple but tasty; we think you will enjoy it, as Grandpa John's baked beans. Let us know if you give this dish a try.

Into a large pot of boiling water add two tablespoons of baking soda and 2lbs of navy (pea) beans and boil for 10 minutes then **put aside overnight**. Rinse the next day and mix the beans with 2 minced onions and a cup of brown sugar, a half cup of catsup and a quarter cup of mustard. Cover with water and bake at 300 degrees for 4 hours - then stir, cover with more water if needed and bake for another 2 to 3 hours. The beans should **be firm** and ready to serve. If so desired bacon bits or pieces of ham can be added for additional flavor or for those more adventurous a small can of crushed pineapple can be included. Makes enough to freeze for later - Enjoy.

Please see the following that has been occurring also on January 20, 2025 in the Sudbury Area.
Hang up and call your family member, do not trust incoming calls of family in distress from unknown numbers

Non-emergency: 705-675-9171



Greater/Grand
Sudbury Police

Door-to-door grandparent scam

Posted September 26, 2024

Over the past two days, September 24 and 25, 2024, the Greater Sudbury Police Service has received three calls regarding the "Grandparent scam". In all three instances, community members were contacted by fraudsters claiming to be the lawyer of a family member who was involved in a collision. The fraudster claims to need the money for lawyer fees to represent the family member in court.

The fraudster then attends the individual's residence to collect the money. The individual is described as being a man, in his 40's, around 5'5" tall, wearing a black surgical mask and a black suit.

Unfortunately, the community members who have fallen victim to this scam have paid between \$5,000-\$15,000 to the fraudster.

Anyone with information related to these incidents or the identity of the individual involved is asked to contact police at 705-675-9171 or Crime Stoppers at 705-222-6477.

If you have parents or grandparents who do not have regular access to the Internet or social media, please take the time to have a conversation with them about scams.

To protect yourself and your loved ones always take time to verify the story. Scammers are counting on you wanting to quickly help your loved one in an emergency.

Always call your child or grandchild to confirm their whereabouts.

Never send or give money to anyone you do not know or trust.

Never give out personal information including your address to unknown individuals calling your home or cellphone.

Our Community - Our Commitment:

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By GHD Digital (www.ghdigital.ca)

190 Brady Street, Sudbury, Ontario, P3E 1C7, T: [705-675-9171](tel:705-675-9171), F: [705-675-8821](tel:705-675-8821), TTY: [705-674-3323](tel:705-674-3323), [GSPS Login](#)

Canadian Anti-Fraud Centre (CAFC)

<https://antifraudcentre-centreantifraude.ca/scams-fraudes/emergency-urgence-eng.htm>

Emergency scams prey on your fear of a loved one being hurt or in trouble. Scammers claim to be someone you know and tell you they need money immediately. Fraudsters contact you via phone, email or text asking for money/gift cards.

Scenarios they may use include:

- Needing bail money because they've been arrested
- Being in a car accident
- Trouble returning from a foreign country

Fraudsters will

- Claim to be law enforcement officials, lawyers and impersonate the grandchild/family member
- Use urgency and threats to convince you to take out money
- Claim that there is a "gag order" preventing you from speaking about the situation
- If you agree to pay the requested amount (cash or cryptocurrency), fraudsters will arrange to pick up the funds in person or will ask you to send cash in the mail

Variation: Broken phone scam



The CAFC is getting reports about a fraudulent emergency text or social media message. The fraudster might claim to be a family member or loved one saying that their cellphone is broken or has been dropped in water. The fraudster will then provide an alternate phone number to contact them at. The fraudster will proceed to ask for a favor by requesting funds from the victim to repair the broken phone or to pay a bill.

This is a screenshot from a reported emergency scam using the broken phone variation.

Variation: Grandparent scams

A senior gets a phone call, on their home phone/landline, from a caller claiming to be their grandchild or calling on behalf of their grandchild. They say they need money as soon as possible, whether to pay bail, lawyers fees, hospital fees, ambulance fees, etc. They will say the payment is needed immediately to avoid going to or to be released from jail.

How to protect yourself

If you receive a phone call claiming to be from a family member in an emergency situation, hang up the phone and contact them directly using a phone number you already have – not one provided by the suspected fraudster

If the caller claims to be a law enforcement official, hang up and call your local police directly, using a phone number from a reputable source – not one provided by the suspected fraudster. Don't trust caller ID names and numbers.

Be suspicious of telephone calls that require you to immediately act and request money for a family member in distress

It is important to know the Canadian Criminal Justice System does not allow for someone to be bailed out of jail with cash or cryptocurrency

Scammers can get details that you shared on social media platforms and dating sites to target you or get names and details about your loved ones

Preparing for Your Tax Return - 2024

Don't forget any of the following items that may be needed to complete your return
Tax Pak envelopes are available at the office in which you can put your information

Call or e-mail and we can arrange for you to pick up

INCOME

- T4 Employment income
- T4AP CPP Canada Pension Plan
- T40AS Old Age Security
- T4E Social Assistance/Unemployment Insurance
- T4A Pension, Annuity, RESP and Other Income
- T4RSP RRSP Income / Withdrawals
- T4RIF Registered Retirement Income
- T3 Trust and Dividend Income
- T5 Investment Income
- T5007 WSIB/Benefit Income
- T5008 Securities Transactions/Capital Gains/Losses
- T5013 Partnership Income
(T5008 from December 31st Statement)

DEDUCTIONS

- RRSP contributions tax slips
- Union or Professional dues receipts
- Child Care expenses
- Moving expenses
- Rent or Property Taxes paid
- Spousal Support paid
- Child support paid
- Carrying charges and interest expenses
- GST/HST credit and / or rebate
- Age credit
- Spouse credit
- Eligible Dependant
- Pension Income Splitting

INFORMATION SLIPS/RECEIPTS

- Notice of Assessment – from last year's return
- Self-Employment Income
- Business, Farm, or fishing Income
- Rental Property Income
- T215 Past Service Pension Adjustment
- T2200 Declaration of Conditions of Employment
- T2202A Tuition & Education Credit Tax Slip
- Spousal support received
- Child support received
- Other pensions and annuities
- Sale of stocks, bonds (purchases & sale information)
- Sale of Principal Residence (purchase & sale information)
- Sale of Second Property (purchase & sale information)
- Other income (details): _____

CREDITS

- Tuition and Education
- Transfer of Spouse's unused credits
- Medical expense
- Charitable donation
- Disability / Caregiver
- Political contribution
- Property taxes and / or Rent
- Vehicle expenses
- Office in home expenses
- Stock option and share deduction
- Northern Residents deduction
- Exploration and development expenses
- Employee home relocation deduction
- Losses of other years
- Climate Action credit
- Pension credit

If you are uncertain with what to claim please check with us.

For prescription amounts, contact your pharmacy who can supply you with a printout of all receipts so you don't miss anything.

Note:

We begin to process tax returns in March, but recommend that you make sure you have **all the information** on hand before submitting to us. Some "slips" may take more time to arrive possibly even by late March. It is best to wait to get all the return information you need to avoid having to refile and delay any possible refund, or possibly pay extra filing costs and/or penalties.