

Hot off the press!

March Newsletter



March is peak maple syrup time here in Canada – when the sap starts to flow from tapped trees into sugar houses across Quebec (where 90% of Canada’s liquid gold is produced). Maple syrup not only tastes great but also has zinc, magnesium, B2, calcium, potassium and even antioxidants. It’s unrefined and unprocessed and offers a lower glycemic index compared to refined sugars. So head on out to a sugar shack (or grocery store) and indulge in a piece of healthy Canadian heritage!

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Fraud Awareness: Essential Info for Today’s Digital World



March is fraud awareness month, a great reminder that no matter who you are, scams are lurking right around the corner (or in the next email, call or post!). 2026 will undoubtedly throw more sneaky, compelling, and downright dastardly scams than ever. So, we're going to look at how and why fraud scams work, spotlight the techniques scammers use, give you tips on how to recognize a scam, and teach you what you can do to protect yourself.

Why do scams work?

Here are my 4 E's of an effective scam:

- **Ego:** Some people think they are too smart to fall prey. Their overconfidence says they don't need to be cautious and that exposes them to unnecessary risk.
- **Evolution:** Scams are diverse and sophisticated – it's not a Nigerian Prince asking you to share his millions anymore! The constant changing and diversification of scams is fuelled by new technology, making it harder to spot a fake.
- **Education:** A lack of awareness means you're a step behind a fraudster, and you're unlikely to recognize the newest and greatest plots.
- **Exposure:** We're online a LOT, constantly seeing fake ads, sharing our email addresses to get discount codes, commenting on social media posts – you name it. We constantly expose ourselves to predators.

Techniques Scammers Rely On

The first strategy scammers use is emotional manipulation. They'll create uncomfortable feelings like fear or urgency to get you to act quickly. They'll also go the sympathy and goodwill route to appeal to your good nature and empathetic side so you help them. The second strategy scammers use is cognitive bias. It's our predisposition to a certain mindset that would make you more willing to comply. A few examples:

- **Optimism Bias:** You don't automatically suspect a scam
- **Truth Bias:** You assume people are telling the truth
- **Authority Bias:** You trust and comply with authority figures (like police or government)

The third strategy scammers use is influence. They'll compliment you or pretend to have similar likes so they build a relationship with you. They'll act as experts or authorities so that you trust them. And, they'll commit to it, starting slow and building over time and increasing their requests.

How Did Scammers Get So Good?

They practice. They aren't afraid to fail. They don't take no as an answer. And, perhaps most importantly, they embrace technology. It catches victims unaware and drastically improves their reach and persuasiveness. Here are their fanciest tools.

1. **AI:** AI makes it easy for scammers to create professional-looking websites, social media content, online ads, fake photos, persuasive emails and texts, and so much more.
2. **The Dark Web:** Scammers can buy nearly any data they want, plus fake identities, malware tools, stolen credit card numbers, ransomware, a fake escrow service or even hire hackers.
3. **Deepfakes:** Fake videos that clone real people and real voices are easy to create with free or cheap specialized software. These fake videos can promote products, laud fake charities or causes needing donations, even endorse ponzi schemes and pump-and-dump investments.
4. **Spoofing software:** Fraudsters can mimic legitimate phone numbers, emails, or websites and even trick you into thinking you're dealing with a real person you know.

Red Flags

Scammers aren't just straight up asking for your SIN and banking info anymore. Here are some common themes to watch for:

- Urgency, including limited time offers or requests to act now
- Threats, like an account will be closed, you'll be arrested, or a fine is forthcoming
- Uncommon payment forms, like wanting gift cards, cryptocurrency, or Venmo transfers
- Secrecy, warning you not to tell friends or family or alert law enforcement
- Poor quality, like spelling errors, weird links, or other telltale signs AI has been hard at work
- Reciprocity, as in you get hired but you pay for your own training, or you won a prize but you have to pay to receive it

How to Avoid Falling for Scams

If you don't want to be blindsided by a scam, the first step is to know that scams exist. Staying current on the latest schemes will go a long way. Be skeptical about almost everything online! Installing ScamShield, call blocking or anti-virus software can help prevent a scam artist from contacting you. Multi-factor authentication is a great way to stop scammers from accessing your online accounts.


If you get faced with a scam, take a step back and think about the legitimacy of the situation. Call a trusted friend or loved one and run the situation by them. Just hearing it out loud might make you come to your senses! Practice saying no. Disconnect from the situation and reach out to the company independently (like the CRA, bank, cell phone company or store) to confirm the request or offer is real. Finally, monitor your accounts for any unauthorized activity if you think you might have given away too much information.

Conclusion

If you'd like to learn more, the [FCT fraud insights centre](#) is a great place to start. Or, get your information in video form in [Mastercard's Anatomy of a Scam](#) docuseries. Hopefully shining a spotlight on these tactics keeps your safety top of mind. Or as Bert and Gert would say, "Stay Alert, Stay Safe"!



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Home Décor Trends to Elevate Your Space



Minimalism is dead.

In 2026 we've moved on, adding colour, vibrancy, new features and personality galore into our homes.

Here are the biggest trends you can keep your eyes (and budget) set on this year:

Grandma Chic: If your birth year starts with 19, you'll probably feel nostalgic about this trend. Things like florals, ruffles and pleated skirts are back on couches and chairs. Lamp shades, antique clocks, China cabinets and anything else you saw in your grandma's house in the 80's is back in style. Your entire house doesn't need grandma's approval, but it's time to proudly and stylishly display any heirlooms she passed down.

Dark Design: Terracotta, dark green, chocolate brown, darker woods... the stylish home has plenty of these colours in 2026. If you want to try it, consider painting your existing cabinetry, adding a chair or couch in a moody shade, or even choosing an area rug that does double duty in style and function while it hides the fact you haven't vacuumed this week (or month).

Feeling Blue: Blue may not be the Pantone colour of 2026 – but it's everything in fashion, design, social media content, makeup, even dining. Any shade will do, from icy to electric. It's super easy to add to your home with things like furniture, dishes, artwork, rugs, or even knickknacks (those are back too... keep reading).

Bidets: Thanks to the explosion in bidet popularity, it's easy to find an attachment, toilet seat, sprayer or entirely new toilet to bring the bidet lifestyle into your home. Plus, they reduce toilet paper use, saving your home plumbing and the environment! They're fairly easy to install yourself so if you're keen on trying one, a trip to your local hardware store is probably all you need.

Wall Are the Art: Wallpaper is back, baby! There are infinite cool patterns and colours to choose from, including some really interesting and personal choices. And don't forget the fifth wall to every room – the ceiling! Paint it or wallpaper it too, adding drama, interest, and even heights to the space.

Personal Storytelling: This unique approach is about telling your own story, piece by piece. Any room can feel welcoming because nothing is too precious or perfectly styled. It won't happen overnight though. It's a rebellion against fast fashion and staged decorating, as you collect everything over your lifetime rather than in one trip to Pottery Barn. Display your travel souvenirs, favourite knickknacks, unique furniture and thrifted gems and enjoy sharing a memory or telling an origin story of your favourite treasures to your guests.

What's Out

If you're looking to thoughtfully declutter as you modernize or redecorate your home, here are the top three things to part with.

1. Fake plants. And its cousin, the 2000's oversized vase with dried wheat.
2. Mass produced wall art. That print of *le chat noir* or *Campbell soup* are heading for retirement (or the attic for when they come back in style).
3. Word art. We don't live laugh or love this look anymore.

I'd love to hear what interior decorating styles and trends you have going on – and if you're looking at any of these trends to update your existing style. If your home needs a bigger upgrade than just some new design elements, I can always help you sort through the financing options. Call text or email me anytime!

This Sunday, March 8 is [International Women's Day](#)! It's the 115th anniversary of the celebration of women's achievements, raising awareness about discrimination, and furthering gender parity. It's an inclusive day to celebrate all the women in your life.

My parting words for this month are "think green"! March is the month for all things green; from the dye in your St Patrick's Day beer to the sprouts you're hoping to see in your garden soon enough. Plus, who doesn't want the calming effects, reduced stress, and increased creativity that the colour brings!

Have a great month and I look forward to seeing you back here in April.

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