

Le CyberJournal

of the LOMA Society of Montreal

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LETTER FROM THE EDITOR

Summer at last! What a summer!

A few months ago, we were shivering under the rain. Who would have thought we would be blessed with such a hot summer.

At the paper, our newly arrived recruit collapsed, because of all the work, and has left us. Armand has found new full time employment that now takes up all of his free time. Too bad! It was such a nice picture!

It does not matter! Nicole and I are still manning our positions; so do not miss the articles that we have prepared for this quarter.

To Highlight

A Retiree's Testimonial

Home Fraud

Hiring, a Huge Job!

A great summer to all!



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TÉLÉMARKETING FRAUD : Protect yourselves!

On April 20, 2005, Mr. Marc Thibault from the City of Montreal Police Department came to enlighten us on telemarketing fraud. We learned that Canada holds the record for housing fraudulent telemarketers. What is even worse is that 80% of these criminal operations are run out of Quebec.

Mr. Thibault is an expert in his field; he is the Montreal Police Departments representative on the COLT taskforce—(Center of Operation Linked to Telemarketing Fraud). This taskforce gathers various experts from the Canadian and United States public services: including the RCMP, the Quebec Provincial Police, the Montreal Police Department, Customs and Revenue Canada, the FBI, US Customs, US Postal. They all work together to fight telemarketing fraud.

Telemarketing fraud is usually controlled by organized crime. It is a very lucrative fraudulent global business earning 200,000,000\$ annually. Showing the importance of this phenomenon. These organizations have the means to acquire the best services and the latest of equipment. They will often delay their bills and eventually disappear without paying them. Employees are hired legitimately, until they start suspecting that something is amiss at which time the call center is dismantled without leaving a trace.

The techniques used by telemarketers is only limited to ones imagination. They can take the form of a lottery, account recovery, credit card fraud, guaranteed loan, medical plan offer, minor investment etc. Some will combine the telephone, the mail, electronic mail and even the Internet. In general different scenarios are used to reach the victims; they offer sums of money or a form of credit. Be Careful! If the offer is too good to be true, be wary.

Is it possible to protect ones self from fraudulent activity in general? Many ways exist; Mr. Thibault recommends not responding to solicitations either by mail, telephone or e-mail. It is important not to divulge important personal information to unknown individuals, even though they claim to be from a legitimate company.

Another excellent habit is to never throw away or recycle documents containing personal information.

The recycling box and garbage constitute an excellent source of information for fraud criminals. It is better to shred documents containing sensitive information, for example account statements and credit cards.

Finally, Mr. Thibault recommends that victims press charges and denounce the situation. We must be conscious that victims very rarely recover lost funds. Prevention is thus very important.

To terminate, if you have any doubts with respect to any solicitation, or wish to press charges against fraudulent telemarketers, Mr. Thibault refers us to the following organizations:

Phone Buster1-888-495-8501
Recol Centrewww.recol.ca
(Reporting Economic Crime Online)

This activity was very much appreciated by those present. The Montreal Loma Society wishes to express warm thanks to Mr. Thibault for his time and availability.

¹COLT : Center of Operation Linked to Telemarketing fraud.

Bernard Brun, FLMI, ACS, ARA



FASHIONING RETIREMENT TO YOUR TASTE

Once, we hit our fortieth birthday thinking about retirement, becomes second nature. We put our dreams of an idle life, traveling and hiking on hold, waiting for retirement. When I spoke about retirement, people had different views. Some envied me and others were afraid to even pronounce the word retirement, worried that they would become bored. In my case, it's with great pleasure that I accepted to share my experience with you.

I took the retirement leap 2 ½ years ago. I was fearless, my spouse had stopped working 9 years prior and he had never regretted his decision. Active as I was, I could not imagine myself watching the clock waiting for another day to pass. In fact, I exaggerated, in the opposite direction. To fill my free time I registered in too many University Courses, hoping to finish my degree rapidly. I found myself running, day and night. On top of everything, our family was blessed with two new grandchildren, and I was determined to help out the new moms, by visiting regularly.

Since I am the type of person who says, "Yes" too often, I had promised myself that I would not accept any new responsibilities, volunteer or remunerated. But there was one project I had my heart set on completing at retirement. I love children and I was already involved in my parish, I had my heart set on putting together a Religious program for children 5 years and younger, accompanied by their parents. The month following retirement I put together a team to help me realize this project. The project was launched in February 2003.

Taking retirement is realizing your dreams, but we must keep both feet on the ground, it is rare that at retirement we become globetrotters. If we have never traveled there is a great chance that we will remain at home. In fact, retirement is envisioning life differently taking into account what we enjoy doing. For example, I always felt it was important to stay in shape, but I found it was difficult to find time for regular exercise, because I was traveled extensively for work. Now that I am retired, I walk every morning with a friend. What a great way to start ones morning, in great company.

I never thought that I would return to work, but since January, I work part-time as a RSE a child service representative. Due to the changes in the education system, religious education is now the responsibility of parents and the parish communities. As a RSE, I put together religious paths for children 0 to 12 years. This position came at the right time; I had just completed my degree in religious sciences. There are many days that part time work transforms itself into full-time, but I have the liberty of organizing my schedule. I find time to escape to the city, meet friends, and go to concerts and to the movies.

In fact I live a wonderful life. I am very busy, but everything I do I like. In my new life, I am able to develop a special relationship with my grandchildren, spend more time with my spouse and I have found a job that corresponds to my values. I live a simple life that suits me perfectly. I have plenty of projects and I am never bored.

Retirement is a big change and we must prepare for it. If you foresee retiring within the next 5 years, begin thinking about it. I wish you a happy one!

Mireille Beauchemin, FLMI, ACS, AIAA

LOMA SOCIETY NEWS

Board meeting committee report
April 26, 2005

Activity Committee :

Participation in the last activity : 23 registrations. Loss : 18 \$
Denis mentioned that registrations were unfortunately few although the subject was thought to be of a high calibre.
Jean sent a thank you letter to our guest speaker.

Education Committee:

Spring session is over. The committee is currently looking at the teachers' performance and remuneration. A Chinese student has expressed interest in the French courses. The committee is looking into the possibility of making our courses available on the Internet.

Membership Committee :

Emilia is absent. No update available.

Newsletter Committee :

The June issue is in progress.

Public Relations Committee :

Mireille has offered to co-ordinate the blood donor clinic at Place Ville-Marie in collaboration with RBC.

LOMA Representative :

Bernard will be forwarding a copy of our new charter to LOMA for their perusal. The Montreal and Quebec Societies will coordinate to provide the translation.

Treasurer's Report :

Ginette is absent. No update available.

Web Site Committee :

Jean informed us that our Web site is presently undergoing reconstruction. A number of individuals have been mandated to review various sections and validate the information posted. Bernard is taking this opportunity to review the legal aspect of the information published on the site.

Secretary : L. Lalonde

A Job to fill

Anyone who has ever been employed has had the opportunity to visit his or her company's Human Resources Department. Although, the personnel hiring process is only one component of this department, it certainly is a very important one. It can have major long-term impact on the company's overall operation.

If we don't say "yes" for life, and if we don't expect that only death will part us, generally, we are committed to a long-term union much resembling marriage, only without the children. Both employers and employees have an interest in looking good. Where in the past, positions were glorified in the hope that the candidate would end up staying in the job, today an employer is best served by giving a proper job description, as a mistake could have major financial consequences.

An employee who is unhappy with his job is not productive. He can de-motivate his fellow co-workers and cause his superior's hair to turn gray. This is not to mention unhappiness he may experience in his own home life. Attempts to put this bad marriage on the right track, trying to reconcile differences behind closed doors, dispensing all kinds of energy that could be better invested into producing goods or services, will more often than not lead this lame marriage to separation and break-up.

Let's erase all the above and start from scratch. It isn't everyday that we are given a second chance. This is where the Human Resources Consultant comes into the picture. His job is to help you avoid the scenario that you have just read about. Even so, is there anything more difficult than finding the perfect spouse with qualities that compensate for your shortcomings?

The job opening is first posted internally, to give in-house employees the opportunity for advancement, thus avoiding temptation to look elsewhere, but also giving opportunity first to candidates who already know, understand and appreciate the company culture. If no candidate is found internally, the Human Resources Consultant will contact various agencies in the hope of recruiting the rare pearl. Once discovered, the candidate is screened by different aptitude tests that evaluate basic skills required for the position.

If all goes well, the candidate must then survive the interview process. Once the first few minutes gone by, it will be difficult to try and impress the one who holds your future in his hands. The Consultant's horrible questions will act as a magnifying glass to reveal your objectives, strengths and above all, weaknesses. He will study the way you tread to detect if you have a go-getter or indifferent personality.

Pretending virtues you do not possess inevitably leads to failure. It is in the candidate's best interest to leave acting skills in the cloakroom and submit to the inquisition in all sincerity. If the employer is searching for someone who can happily perform in the work environment (as in give your all heart and soul), he must provide opportunities for the future employee to blossom, within the limits of the work environment - as is not trying to boss the boss. It is up to the Human Resources Consultant to validate everyone's expectations in this domain.

The Manager and the Human Resources Consultant must establish with precision the job profile and then skillfully orchestrate the success of the whole interview process. The manager can rely on the professional expertise of the Human Resources Consultant, but in the end, he will make the ultimate decision and it is up to him to determine if the new candidate will integrate harmoniously within the team.

Destiny does make a grand entrance at times. The manager may be struck down by professional love at first sight and forgoes all of the Human Resources Consultant's recommendations with the consequences that we all know (paragraph three above). Love when you grab my heart and soul!

If you are looking for employment I recommend that you prepare for the job interview, dress appropriately, avoid pink hair and extreme piercing, at least for the job interview!

Diane Masse, FLMI

¹ Iznogoud, René Goscinny - www.goscinny.net/prog/fr_izno.htm

The LOMA Society of Montreal is grateful to the following sponsors for contributing to the maintenance and improvement of its Website.



TO ALL OUR READERS :

We hope to hear from you one day.

While waiting, we are looking for individuals who enjoy new experiences. We do not discriminate, and we accept everyone.

If you have a particular talent for photography, please do not hesitate to send us your photographs to illustrate our bulletin.

THE EDITOR

