

Decision Regarding Findings Report INV-25-86 Concerning Policing Provided by the Cobourg Police Service

Decision By:

Ryan Teschner, Inspector General of Policing

I. INTRODUCTION

- [1] This decision addresses a complaint received by the Inspector General of Policing concerning the Cobourg Police Service (“CPS”), alleging that police failed to respond appropriately to a report of fraud against an elderly vulnerable victim. An inspector with Ontario’s Inspectorate of Policing (“IoP”) investigated the complaint to determine whether the CPS failed to comply with the *Community Safety and Policing Act, 2019*, SO 2019, c 1, Sch 1 (the “Act”) or its regulations.
- [2] Following a review of the inspector’s Findings Report,¹ which is attached to this decision as Appendix A, and for the reasons that follow, I conclude that the CPS has complied with the Act and the regulations.

II. BACKGROUND

- [3] I adopt the facts as outlined by the inspector in the Findings Report.
- [4] The complainant was an employee of a long-term care home where the alleged victim resided. The complainant reported an alleged fraud against one of the elderly residents by an individual who had legal authority over the victim’s financial affairs.
- [5] The complainant alleged that the CPS did not properly investigate the matter.

III. ISSUES

- [6] Did the CPS deliver adequate and effective policing in compliance with the Act and its Regulations?

IV. ANALYSIS

- [7] CPS computer-assisted dispatch (“CAD”) records revealed the complainant’s call and report of an alleged fraud. The initial officer responding was diverted to a higher priority call en route, and so an occurrence report was instead prepared by a CPS sergeant based on the information provided.

¹ Section 123 of the Act requires an IoP inspector who completes an investigation of a complaint to report their findings to the Inspector General. This report is redacted to comply with the *Publication of Findings Reports and Directions under Sections 123 and 125 of the Act* Regulation, O Reg 317/24.

[8] The report was assigned to a police investigator approximately one week later. The police investigator reviewed banking records and conducted multiple interviews. The investigation was completed approximately three weeks after the initial report was made, and the suspect was arrested and charged with twenty-eight criminal counts of Fraud under \$5,000.

[9] In the IoP's investigation, the inspector reviewed some 28 CPS procedures, including those addressing elder and vulnerable abuse, criminal investigations, frauds, victim assistance and supervision. The various CPS procedures were followed from the initial report through to the completion of the investigation.

[10] "Adequate and effective policing" is defined in subsection 11(1) of the Act, and requires that all six (6) of the described policing functions are provided in accordance with the standards set out in the regulations, and with the requirements of the *Canadian Charter of Rights and Freedoms* and the *Human Rights Code*.² The standards prescribed by regulation and engaged in this matter are found in two of the Act's regulations.

[11] The first standard is a general one of "reasonableness", and is set out in subsection 2(1) of the *Adequate and Effective Policing (General)*, O Reg 392/23. It requires that every policing function be provided in a reasonable manner, having regard to the following factors:

1. The policing needs of the community.
2. The geographic and socio-demographic characteristics of the police service's area of policing responsibility.
3. The extent to and manner in which the policing function is effectively provided in similar communities in Ontario.
4. The extent to which past provision of the policing function by the police service has been effective in addressing the policing needs of the community.

² The six (6) required policing functions are:

1. Crime prevention.
2. Law enforcement.
3. Maintaining the public peace.
4. Emergency response.
5. Assistance to victims of crime.
6. Any other prescribed policing functions.

[12] Best practices respecting the policing function.

[13] The second, more specific standard is set out in the *Investigations* regulation, O Reg 395/23. It establishes minimum standards specifically for criminal investigations as well as minimum qualifications for investigators.

[14] Firstly, I am satisfied that the original call-for-service was properly routed through the CPS call-taking processes and dispatched. When the responding officer had to be diverted to a higher priority call, a superior officer nevertheless generated an occurrence report to document the allegations. This was a reasonable response to the call-for-service, which did not reveal any current or immediate threat of harm.

[15] Secondly, the documented allegations were assigned to a criminal investigator in a timely fashion. The assigned officer undertook an investigation and gathered the relevant evidence, including documents, as required by s. 13 of the *Investigations* regulation. The investigator also interviewed those with information relevant to the assessment of whether a criminal offence had been committed, as required by s. 11 of the *Investigations* regulation. At the completion of the investigation, the investigator assessed the evidence gathered, concluded that there were reasonable grounds to believe criminal offences had been committed, and located and arrested the suspect.

[16] Finally, the CPS had in place the relevant procedures to provide operational direction to the investigator in this instance, and more broadly, to CPS investigators generally who could have been assigned this case. These procedures put in place what is required by s. 20 of the *Investigations* regulation.

[17] The CPS's approach was responsive and timely, and ensured that relevant evidence was collected and analyzed, and ultimately led to the arrest of an individual allegedly responsible for the crimes identified.

V. CONCLUSION

[18] I am satisfied that adequate and effective policing was delivered by the CPS, and that the Act and its applicable regulations were complied with.

[19] Moreover, given the volume of material and the potential complexity of the investigation, I commend the CPS for its complete and swift investigation, which likely avoided others being harmed by the fraud allegedly perpetrated by the individual that was arrested.

Date: September 3, 2026

Original Signed By

Ryan Teschner
Inspector General of Policing

FINDINGS REPORT

Cobourg Police Service

**Section 107(1)(a) Policing
Complaint Investigation**
(INV-25-86)

Submitted to:
Ryan Teschner
Inspector General of Policing of
Ontario

July 20, 2026

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ABOUT THE INSPECTOR GENERAL OF POLICING AND THE INSPECTORATE OF POLICING

The Inspector General of Policing drives improved performance and accountability in policing and police governance by overseeing the delivery of adequate and effective policing across Ontario. The Inspector General ensures compliance with the province's policing legislation and standards, and has the authority to issue progressive, risk-based and binding directions and measures to protect public safety. Ontario's Community Safety and Policing Act embeds protections to ensure the Inspector General's statutory duty is delivered independently from government.

The Inspector General of Policing leads the Inspectorate of Policing (IoP). The IoP provides operational support to inspect, investigate, monitor, and advise Ontario's police services, boards and special constable employers. By leveraging independent research and data intelligence, the IoP promotes leading practices and identifies areas for improvement, ensuring that high-quality policing and police governance is delivered to make everyone in Ontario safer.

In March 2023, Ryan Teschner was appointed as Ontario's first Inspector General of Policing with duties and authorities under the Community Safety and Policing Act. Mr. Teschner is a recognized expert in public administration, policing, and police governance.

For more information about the Inspector General of Policing or the IoP, please visit www.iopontario.ca.

INTRODUCTION

This is a report to the Inspector General of Policing by an inspector appointed by the Inspector General, who has completed an investigation under Part VII of the [Community Safety and Policing Act, 2019](#) (CSPA).

OVERVIEW OF INVESTIGATION

The Complaint

A written complaint was forwarded by the Law Enforcement Complaints Agency (LECA) to the Inspector General under the provisions of section 108 of the CSPA. This complaint was in relation to an allegation that the Cobourg Police Service (CPS) commenced an investigation into a fraud occurrence involving a vulnerable person, and that the CPS allegedly did not follow up with an appropriate investigation into the matter. The complainant was identified as a former employee of the Long-Term Care Residence where the victim resided.

The Subject Police Service

Name of Police Service: Cobourg Police Service

Service Headquarters: 107 King Street West, Cobourg, Ontario K9A 2R3

Chief of Police: Chief Paul Vandegraaf

Chief of Police since August 15th, 2019

Service Total Strength: (Actual & Authorized)

- Number of sworn members:
Actual: 48
Authorized: 51
- Number of civilian members:
Actual: 28 Full Time/67 Part Time
Authorized: 28 Full Time/67 Part Time

Geographic Service Area

- Square Kilometers 21
- Community Population of approximately 21,500

Applicable Legislative and Regulatory Provisions

Section 11(1) of the CSPA provides that adequate and effective policing means all of the following functions provided in accordance with the standards set out in the regulations, including the standards with respect to the avoidance of conflicts of interest, and with the requirements of the *Canadian Charter of Rights and Freedoms* and the *Human Rights Code*:

1. Crime prevention.
2. Law enforcement.
3. Maintaining the public peace.
4. Emergency response.
5. Assistance to victims of crime.
6. Any other prescribed policing functions.

Ontario Regulation 392/23: ADEQUATE AND EFFECTIVE POLICING (GENERAL)

was reviewed having regard to the allegations made in the complaint.

SUMMARY OF THE INVESTIGATION CONDUCTED

The Complainant

The complainant was a former employee of the Long-Term Care Residence in which the victim resided. The complainant received information in the course of their employment that one of the residents had been the victim of a fraud by a person with legal authority over the victim's finances. The complainant took steps to ensure that the matter was reported to the police, however felt that the police service did not respond to the report appropriately.

The complaint, which was made to LECA on November 29, 2024 referenced a CPS Occurrence number which was created on November 28, 2024.

The complainant was no longer employed with the Long-Term Residence and could not be reached for an interview.

Cobourg Police Service Records

Computer Aided Dispatch (CAD) records show that on November 28, 2024, at 10:08 a.m. a call was received by the CPS and that a report of a fraud occurrence was generated. This occurrence was reported by an employee of the Long-Term Care Residence who was not the complainant.

The call was triaged at 10:14 a.m., and a unit originally assigned to attend the call was preempted to attend a higher priority call. A General Occurrence Report was prepared by a CPS Sergeant based on the information provided by the reporting employee of the Long-Term Care Residence.

This occurrence was assigned to an investigator who took carriage of the investigation on December 4th, 2024. During the investigation, the investigator reviewed banking records which had been provided in the initial disclosure of information to the police. The investigator conducted multiple interviews and reviewed additional banking records. The investigation was completed and on December 19, 2024, the suspect was arrested and charged with twenty-eight charges of Fraud Under \$5,000.00

Cobourg Police Service Procedures

The CPS provided a total of 28 procedures for review. The procedures which were provided reflected the procedures which were in place on the date of the occurrence, and then after amendment in December 2024. There was evidence to support that all CPS procedures were followed throughout the reporting and investigation of the matter.

Procedures specifically reviewed for this investigation included the Elder and Vulnerable Adult Abuse procedure, Criminal Investigation Management Plan procedure, Supervision procedure, Fraud Investigation procedure and Victim's Assistance procedure.

Long-Term Care Residence Information

Staff members of the Long-Term Care Residence where the victim had been residing were contacted by IoP investigators to locate both the complainant (Original complainant to LECA) and the member who reported the incident to CPS. The staff member spoken with was unaware that a complaint had been made about the incident. The staff were unable to provide any contact information for either the complainant or the person who made the report to CPS. They were able to advise that both were no longer employed at the Long-Term Care Residence.

INVESTIGATION FINDINGS

I make the following findings, relying on the material and information collected during the investigation and now contained in this report:

- 1. On November 28, 2024, a complaint was made to the CPS reporting a fraud offence had occurred.**
 - a. The call for service was made from a member of the Long-Term Care residence to the CPS, and this generated an occurrence number for the event.
 - b. A CPS unit was assigned to investigate the matter. The first assigned unit was redirected to attend a call of a higher priority.
 - c. The call was then assigned to a Sergeant who completed the original occurrence report.
 - d. There is evidence to support that members of the Cobourg Police Service followed established policies and procedures from the initial triage, report taking and investigation.

- 2. The occurrence report was assigned to an officer from the investigations branch.**
- 3. On December 4, 2024, the investigating officer took carriage of the case and commenced the investigation. The investigation required multiple interviews, including the victim, and the review of banking information.**
- 4. On December 19, 2024, the suspect in the matter was arrested and charged with twenty-eight counts of Fraud Under \$5,000.00.**

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