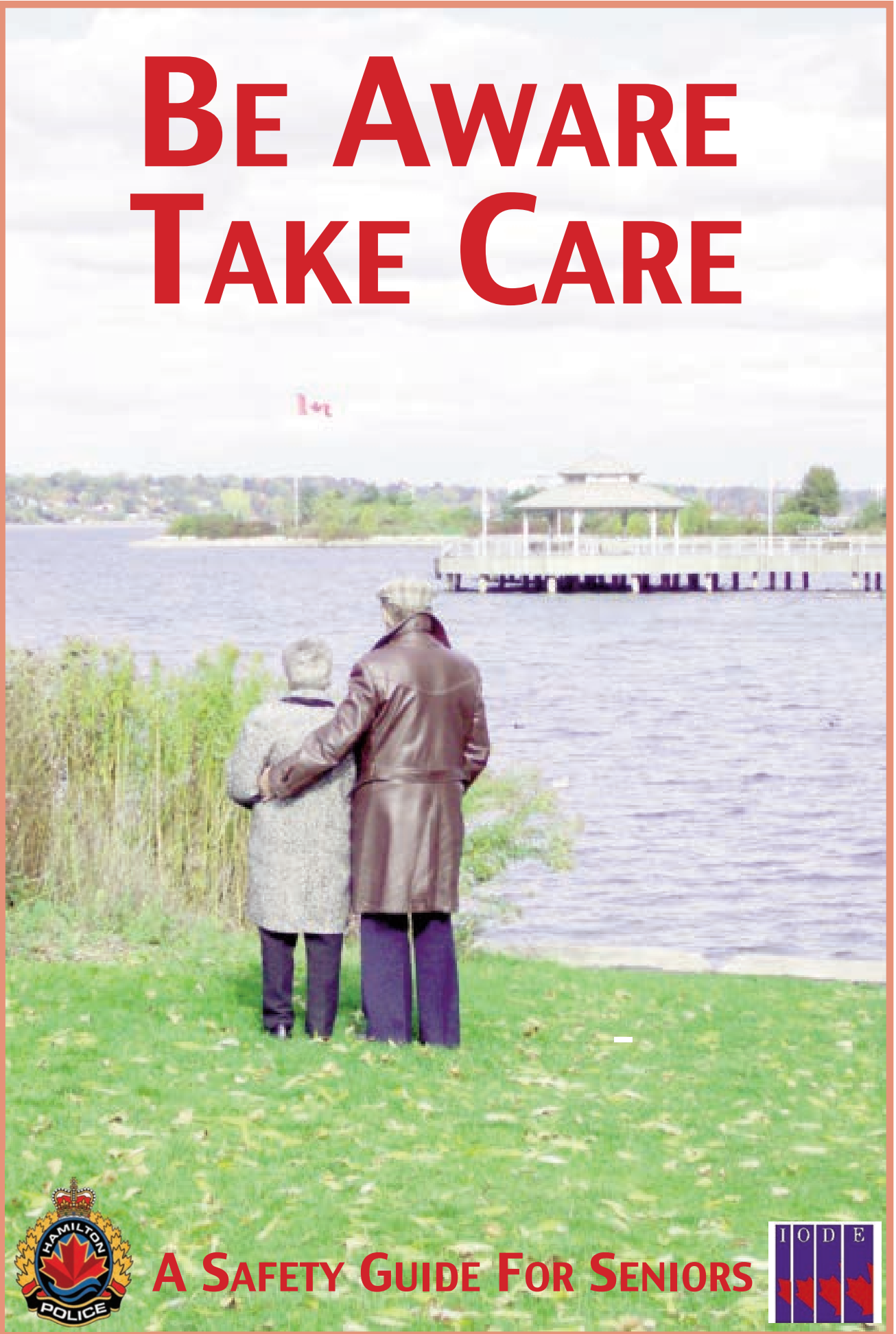




# BE AWARE TAKE CARE



**A SAFETY GUIDE FOR SENIORS**



## HAMILTON POLICE SERVICE SENIORS' SUPPORT OFFICER

If you suspect that you or someone you know is being abused or is suffering from self neglect or is being victimized by unscrupulous salespeople, help is available from a wide variety of sources. Sometimes speaking to a trusted friend, clergy member or family physician can help you to decide what you should do to help yourself or someone you know.

Help is also available from a number of Community agencies.  
Many of these are listed on **Pages 14 – 18** in this booklet.

### FOR EMERGENCIES, CALL 911

For support and confidential advice call the  
Hamilton Police Service at:  
( 905 ) 546 – 4925 and ask to speak to the  
Seniors' Support Officer in your area.

To speak with a Detective in the Crimes Against Seniors' Unit  
call (905) 540 – 5300



# Be Aware ... Take Care

## A SAFETY GUIDE FOR SENIORS

One of the biggest issues for many Seniors is safety – both physical and financial. Many share the fear that they will somehow become victims in this fast-paced world. But that does not have to be the case. This guide is designed to help you recognize the risks and take some simple steps to protect yourself.

Many agencies and organizations are available to help keep you safe, but your best defense is your own common sense. So review this guide, share it with a friend and think about some simple ways you can ... **Be Aware** and **Take Care**.

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### Acknowledgements

The Hamilton Municipal Chapter IODE has been in existence since 1902. IODE is a national women's charitable organization dedicated to enhancing the quality of life for individuals through education support, community service and citizenship programs. Throughout the years, the Hamilton Municipal Chapter has presented a Community Relations Award to a member of the Hamilton Police Service in recognition of special volunteer work in our community. The Municipal Chapter of Hamilton IODE has partnered with the Hamilton Police Service Crimes Against Seniors Unit since 2002 and is proud to sponsor this reprinting of the book "Be Aware Take Care A Safety Guide For Seniors."

*A special thanks to Ensemble Lyrica for their support and donation toward the printing of this booklet.*

## **FRAUDS, SCAMS AND THEFTS**

**Be an educated consumer.** Fraud is the Number 1 crime against seniors. If you have been defrauded, you may not necessarily be aware that you are a victim. The con artist will take your money and give you little or nothing in return. Remember, if something sounds too good to be true, it probably is. **Just say NO.**

### **Seniors are often targeted by con artists for a number of reasons.**

- You often live alone and have more savings, assets or disposable income.
- A widowed senior living alone is most likely to be targeted.
- Generally, you are more trusting than younger people and may have been scammed before. Fraud artists share “sucker” lists of their victims.
- Many do not report losing their money to a con artist because they are embarrassed at having been deceived.

### **Con Artists are quite adept at gaining your confidence.**

- For a fraud to be successful, the con artist will have to gain your trust and lead you to believe that only **your** best interests are at heart.
- While many are men, women are equally good at scamming seniors.
- While a con artist may pester you to buy something or pay for some service, if you say “No”, he/she is unlikely to threaten or use physical violence because this may bring the police. The con artist knows an easier target is just around the corner.
- Con artists can get information about potential victims from many sources. Some marketing companies collect information about consumers to sell to legitimate companies. This information unfortunately may also be available to con artists as well. They also get information from product registration cards, magazine subscriptions, government statistics, telephone directories, and obituaries.

### **Types of Frauds and Scams “*Fraud is theft by lying or cheating.*”**

There are many types of frauds, scams, and thefts designed to part you from your money. For ease of reference, these have been grouped into the following categories:

- **TELEMARKETING**
- **DIRECT MARKETING**
- **MAIL / NEWSPAPER MARKETING**
- **BANK RELATED SCAMS**
- **THEFTS BY DECEPTION / DISTRACTION**

## **SAFETY AND YOUR CAR ... what can YOU do ?**

Cars are the targets of theft, but they can also be the scene of a crime. People are generally distracted when approaching their car, carrying parcels, looking for keys, etc. The following tips can help you keep safety in mind.

- Organize your keys and other items before you approach your car. Park at security-patrolled or staffed parking lots whenever possible. If this is not possible, park in the open and well-lit areas. Don't carry valuables, but if you must, lock them in the trunk of your car - out of sight.
- Lock the door whenever you enter or exit your car. Consider using an anti-theft device such as an alarm, steering wheel lock, or kill switch to make it harder for thieves to steal your car.
- If you have car trouble, put on the emergency flashers and lock yourself inside. If someone stops for help, lower your window slightly, but do not get out of the car. Ask the stranger to call a service truck or the police for you. Keep a **CALL POLICE** sign in your car and put it in the window when you need help.
- Consider carrying a cell phone. That way, you will not have to depend on strangers to call for help. Remember to take the cell phone with you when you leave the car.

### **When you are driving a car ...**

Most older drivers enjoy the use of their cars and handle them with skill and care. It should be remembered however, that over the years your vision, hearing, and reflexes are not the same as when you were younger. It is also a fact that, if you are involved in a traffic mishap older drivers are more susceptible to injury.

Remember to get your doctor's or your family's opinion about your driving. We must all recognize our limitations. Perhaps you should avoid driving at night or in heavy traffic. Plan now for a time when you can no longer drive.

At the age of 80 and every two years thereafter, drivers must complete a written test, a vision test and a 90 minute workshop on traffic safety and the issues surrounding the mature driver. If a driver over the age of 70 is involved in a collision, the Ministry can require that a road, vision and written test be completed.

### **When you are out walking ...**

- When crossing at intersections, be sure you have eye contact with drivers who are turning as they may not see you.
- Be aware of possible hazards such as sidewalks in disrepair or covered by snow or ice.
- Be alert to cyclists, roller bladers or skateboarders.

## SAFETY ON THE STREET ... what can YOU do ?

Although we all have to be aware of potential danger while out on the street, it is also important not to exaggerate the risk of becoming a crime victim. Most street crimes can be avoided by following a few simple precautionary steps.

### Your best defense is an alert and cautious mind.

- Take note of people sitting around you, do not feel pressured into talking to strangers
- When walking, look people in the eye and walk with confidence. If you suspect a problem, go to the nearest public place or populated area and request assistance.
- Walk only in well-lit areas, away from alleys and doorways. Stay away from shortcuts where you may be alone and vulnerable.
- When someone takes you home, have the driver wait until you are safe inside.

### About carrying a purse ...

- Whenever possible, do not carry a purse. Consider using a fanny pack or carrying your wallet in your front pants pocket. Never carry large sums of money or valuables on you or in your purse.
- When opening your purse in a shop, bank, or at an Automated Teller Machine (ATM), never allow anyone to see how much money you have in your possession.
- Always keep your purse close to you. When shopping, do not let yourself be distracted by strangers. Never leave your purse unattended in shopping carts, on store counters, or on the floor of a restaurant at your table.
- Keep a record of all documents inside your wallet and call police immediately if your wallet is lost or stolen (see page 13 for template to record items).

### While on vacation ... In addition to practising the safety tips already mentioned,

- Consider leaving expensive jewellery or cameras at home.
- At the airport, stay with your luggage at all times. Be cautious of strangers who approach you. Never agree to deliver a parcel, letter, or other item across the border for a stranger. Criminals often seek out vacationers to unsuspectingly deliver drugs or other contraband.
- Check in with your family or friends when you arrive and let them know if you change your hotel or location. When appropriate, use the hotel safe.

## TELEMARKETING

Telemarketing is a term used to describe the sale of goods / services, canvassing for charities, or conducting surveys over the telephone. Telemarketing is a recognized legitimate business practice but may be susceptible to misuse by unscrupulous individuals. The following are but a few examples of possible scams.

### 1. The Prize Scam

#### The Promise:

*"You have **won** a fabulous valuable prize or amount of cash, but to claim it you **must pay** taxes, delivery charges, or legal fees."*

### Take Extra Care

When you are a winner, you do not have to pay any money for your prize.

Do not send them any money.  
Do not give out your credit card number.

### 2. The Phone Survey

#### The Scam:

*When you receive an unexpected phone call that requests your **participation in a phone survey**, be suspicious and cautious.*

### Take Extra Care

Unscrupulous companies can use this telemarketing technique to obtain your personal information. This may lead to further phone calls that inform you that you have won a prize provided that you view a presentation or purchase an item. The information that you provide could also lead to identity theft.

### Take Extra Care

Many scams are successful because the name of the charity being used in the scam is similar to an easily recognized charity. Scammers also rely on the good will and compassion of people in times of crisis. True charitable causes are worthwhile. Check with **Revenue Canada Charities Division 1(800) 267-2384** to ensure that the charity is registered. Legitimate charities are frequently listed in the telephone book. If you would like to donate, arrange to have your contribution mailed to them directly.

### 3. The Charity Scam

#### The Promise:

*"Could you **help** needy children, war veterans, or disaster victims through our charity? We will send someone right over to **pick up** a cheque."*

### 4. The Emergency or "Grandparent" Scam

#### The Scam:

*"Hi Grandma/Grandpa. Do you know who this is?"*

*"Is that you John?"*

*"Yes it is. I have been in an accident and I need help."*

*The con-artist claims they need money for bail and they tell the victim not to tell anyone to keep out of trouble. Wanting to help, the victim sends a money transfer through a money transfer agency. The victims don't verify the story until after the money is sent.*

### Take Extra Care

Most children will contact a parent if they are in trouble or need help.

**Confirm with other family members before sending money anywhere**

## DIRECT MARKETING

Direct marketing fraud usually occurs when the con artist appears at your door and attempts to either sell you something or offers to do some type of home renovation. Some of the possible direct marketing scams are:

### 1. Door-to-Door Sales – Products

The first role of any salesperson is to get the potential customer interested in seeing a product demonstrated in a person's home. The "prize" offered is in fact a "key" that provides access to your home where a more intense sales pitch can be practised on you in order to effect a sale of the product. Unscrupulous home salespeople have used many questionable sales tactics in customer's homes including intimidation, threats, false representations or just plain lying. In fact, there is a saying common among such individuals called "outsitting the customer". The belief is, that once inside your home, the customer will need to buy the product just to get that salesperson out of the house. Typical products offered for these types of sales are: vacuum cleaners, water or air purification systems, home alarms or meat freezer orders.

#### Take Extra Care . . .

- Don't feel pressured and never let strangers into your home.
- Are they licensed to sell products door-to-door?
- Is the business located in your community?
- Are there any complaints registered at the Better Business Bureau?
- Take time to compare quality, prices and warranties.
- If you do decide to purchase something, make sure you get a proper contract.

### 2. Door-to-Door Sales – Personal and Home Services

There are many services necessary to maintain the comfort and security we feel in and about our homes. As we age, we may find ourselves in need of hiring people to assist us in this maintenance. Extra caution is needed here in obtaining services from those who may have access to our homes and our property.

Some of these services include: Home / Property maintenance such as snow removal, grass cutting or window washing, grocery shopping or personal assistance services.

#### Take Extra Care . . .

Do your homework. Make sure you get a contract. Does the contract stipulate all that it should - have friends or relatives assist you in this. Check out the identification, references and agency referrals to make sure you have taken the proper steps to keep you and your family safe and secure.

**If you want to cancel the contract, please refer to Page 10.**

## If you live in an apartment ... what else can YOU do ?

- Treat any entrance to your apartment building as if it were your own front door.
- Before "buzzing" someone in, verify by voice or monitor that he / she is the person that you are expecting. If you're not sure, call the superintendent.
- When entering or leaving the building, stop being the "nice guy" by allowing unknown persons to enter through the open door.
- Do not advertise on the intercom that you are female or live alone. Just use your initials and last name or the word "occupied".
- Secure your doors and windows properly and never assume that your balcony is completely secure and out of reach of burglars.
- Don't get on an elevator if you are suspicious or feel uncomfortable of the other occupants. Wait for the next elevator. If you are already on the elevator and feel uncomfortable about the person getting on, then get off. Always stand near the control panel. If something goes wrong you can push the emergency alarm button and all the floor buttons.
- Try to make a point of attending the laundry room with a friend or other tenant and only during daylight hours.
- Do not keep any valuable property in your locker room.
- When entering the underground parking of your building, be alert to persons or vehicles following you inside. After entering the underground try to wait for the overhead door to close to deter unwanted persons from entering.

#### Take Extra Care ...

If a stranger arrives at your door and asks to use the phone, don't let them inside. Instead, offer to make the call for them while they wait outside. Never let anyone know that you are home alone.

Get to know your neighbours and keep their phone numbers handy for emergencies. If you arrive home and it appears that someone has entered your home, do not go inside, do not touch anything. Call the police from a neighbour's and wait for them to arrive.

Regular contact between family and friends is important to all of us. Work out a "buddy system" with someone so that you can check on each other's well-being regularly. Remember to tell others when and where you are going and when you are expected to return.

## SAFETY AT HOME ... what can YOU do?

People tend to feel more secure in their own home. It is important to take a few simple steps to make sure this is the case for you.

### CHECK YOUR WINDOWS AND DOORS

- Look for entry points or areas where an intruder could hide from view of your neighbours. Be sure doors, windows, garages and sheds are properly locked, even when you are at home. Upgrade windows and doors (deadbolts) as needed. Remember, chain locks are not security devices, do not depend on them.
- Install a wide-angle peephole, at a suitable height for the homeowner, to see callers before you open the door. Never open the door to strangers without first seeing identification and verifying that identification.
- Keep your window blinds or drapes closed after dark.

### EXTERIOR

- Make sure your house number is very visible from the front and the rear of your home.
- Install motion-sensitive security lights to cover any areas such as entrances and garages that provide hiding spots. They are automatic and will come on any time after dark when their sensors are triggered by movement.

### INTERIOR

- Don't leave tell-tale signs that you are away. Have your mail and newspapers picked up by a friend or neighbour each day. Continue to keep your property maintained year-round (grass cut and snow removed).
- Use timers to turn on lights, radios or televisions. These are especially important when you are away or on vacation to give the appearance that someone is in the home.
- Keep valuables in a safety deposit box. Keep large amounts of money at the bank.
- Identify, inventory and video your valuables. Criminals are less likely to steal identified goods, because it is harder to dispose of these items. Through the **Operation Identification** program, engravers are available at no charge from the Hamilton Police Service.

## 3. Door-to-Door Sales – Unscrupulous Energy Providers

Unscrupulous individuals claim to represent energy providers and yet are only representing themselves. Consumers need to educate themselves on the two ways to buy power and as always, be very careful when signing a contract.

**Option One:** You can do nothing and your current supplier, likely your local utility company will continue to provide you with power at market rates.

**Option Two:** You can purchase power from one of several retailers licensed by the Ontario Energy Board. Some retailers may ask you to sign one, three or five year fixed price contracts.

### Take Extra Care . . .

When retailers knock on your door, here are some questions to ask:

- Do you have a licence from the Ontario Energy Board?
- How long does the contract last and is there a penalty for cancelling? Can the retailer cancel the contract? What charges are included in the rate?
- What is the price per kilowatt-hour and will it vary?
- Are there any additional charges?
- What happens if I move?

## 4. Home Renovation Scams

Beware of contractors who knock on your door to tell you that they just happen to be in the area doing some work and can give you a special price. The contractor may say that he has some left over material from another job and can do your repair work at a considerable saving or that the "men are just around the corner – I can save a set up charge for you".

Typical types of Home Renovation Scams are: mortar and brickwork, driveway paving and sealing, and roof repairs.

### Take Extra Care . . .

- Don't be pressured. No matter what you are told at the door, always get a written estimate and then get 3 other independent quotes as well.
- Get a fully itemized contract.
- Never give a cash deposit or pay for work until it is done.
- Are they licensed to work in your community?
- Does the job require a building permit?
- Check out all references. Are there any complaints registered with the BBB?
- Check out the company with the

**Ministry of Consumer Services at: (800) 889-9768**

**If you want to cancel the contract, please refer to page 10.**

## **MAIL or NEWSPAPER MARKETING**

Mail fraud and misleading advertisements in newspapers are also common forms of fraud. It is important not to be confused or misled by the many companies that sell products by mail and use contests or sweepstakes to catch your attention. Many are “too good to be true.” Here are some examples:

### **1. Official Looking Prize Notices**

This notice comes in the mail and claims that you have won a lottery or huge prize. You are usually asked to either purchase a product, pay a processing fee or taxes. You are given very little time to respond to send money. You may also be asked to provide additional personal information and your credit card number.

### **2. Scratch ‘N Win Cards**

There is a high probability that at some point you will receive one of these cards in the mail and it will more than likely indicate that you are a winner. You will be instructed to call a ‘1-900’ number to claim your prize that will result in a significant phone bill, as 1-900 numbers have attached user fees.

### **3. Work at Home Scam**

An advertisement is placed in a local newspaper stating that you can earn extra money while working at home. The work may involve stuffing envelopes, making phone calls or other tasks. “Up front” money or a “registration fee” is required. Sometimes you are even asked to resubmit your registration and fee. Unfortunately, you never hear from the promoter again.

### **4. Chain Letters**

In this scam, a representative will offer you a commission for buying one item and selling additional ones to your friends. The products are usually over-priced and difficult to sell.

### **Take Extra Care . . .**

See these advertisements for the cons that they are. No matter how appealing these offers may sound, trust your good judgement, use your common sense and let these “opportunities” slip into the garbage.

**Never give out your personal information or credit card number to unsolicited callers.**

## **What can YOU do?**

### **Peace Bonds**

Where personal injury, to either yourself or another person or property damage are feared, a peace bond may provide protection from the abuser. You or someone acting on your behalf, can file a complaint or lay criminal charges with the court. If the court is satisfied that there are reasonable grounds for this fear, a Peace Bond may be issued. It will set out certain conditions that the alleged offender must abide by such as staying away from a certain address or no communication with the victim. If the alleged offender refuses to enter into a Peace Bond, he / she may be sent to jail for a term up to twelve months. A Peace Bond can be valid for up to twelve months from the date of its issue.

### **Take Extra Care ... What else can you do?**

- If you suspect someone is being abused, get involved. You may be able to prevent further abuse or reduce the harm caused.
- Whether you live in your own home, at a retirement home or Long Term Care facility, know your rights, ask for advice if you think something is wrong.
- To minimize your risk of abuse, **Stay Active, Stay Sociable.** Maintain and increase your network of friends and acquaintances. New activities can bring new friends. Have regular contact with family and friends either by phone or visits at home. Have your own phone number and check your own mail.
- Be cautious about permitting adult children back into your home to live, especially those with a history of violence or substance abuse.
- Familiarize yourself with your spouse’s tasks to ensure your continued independence.
- Stay organized. Know where your important papers and financial records are. Make sure that others know that you know where these things are.
- Plan now for later. Get legal advice and make arrangements now for documents like Powers of Attorney, your will or your finances. Don’t let anyone keep the details of your finances from you.
- Find out what Community Resources are available in your area. Know who to call for assistance when you need it, such as housekeeping, groceries, Meals on Wheels, transportation, etc.

**There are times when we all need help ...**

**We have many Community Supports available, please call someone.**

## What can the POLICE do?

Many types of abuse or neglect are crimes. If you have been abused, or if you think someone else is being abused, call the police. This is a very important step in protecting yourself or those you may believe are in jeopardy. Experience shows us that when abuse is not identified and stopped, the level of abuse often increases.

When calling the police you can remain anonymous. However, you may be asked for your name and phone number should more information be required. If you are still hesitant about calling and know of someone who is being abused or neglected, you can contact the **Crime Stoppers tip line at 1 (800) 222 – 8477** and all of your information will remain anonymous.

On arrival, the first responsibility of the police is to ensure everyone's safety. Once the situation is safe, a thorough investigation will be conducted. This may include:

- A detailed ( possibly videotaped ) statement from the victim.
- If there is a language barrier, an interpreter will be provided.
- Photographs of any injuries or the scene.
- Statements from others who may have evidence: family, friends, neighbours.
- Medical reports, financial statements or other relevant documentation.
- A background check of any past reports of abuse.
- An interview of others who may have knowledge of previous abuse incidents.

During this interview process, it is very important for you to tell the police what has happened and if it has happened before. Let them know if you are afraid of the abuser. On completion of the investigation, you will be apprised of the results. Any concerns you may have will be discussed and appropriate support information will be provided.

If the evidence is sufficient to believe that a crime has occurred, charges may be laid. Depending on the circumstances, the offender may be arrested and his / her release from jail may be opposed. If the offender is held in custody, he / she will receive a bail hearing before a Justice of the Peace. At that time, bail may be denied or a release with or without conditions may be issued.

You may have to testify in court. If so, there are a number of options, supports and services available to you. These may include assistance from Seniors' Support Officers, Victim Services and Victim / Witness programs.

## BANK RELATED SCAMS

There have been many changes in the financial services industry over the past few years. Consumers now have greater flexibility and more options than ever before regarding their finances. Appropriate care and diligence must be exercised when making financial transactions of any kind.

### 1. Phoney Bank Inspector

This type of con is mainly directed towards seniors. The con artist will contact you and introduce him / herself as a bank inspector or police officer. They advise that they are trying to trap a dishonest employee at the bank where you have an account. You could be asked to withdraw money from your account and give it to the con for use as "evidence" against the employee. Further, you are asked to maintain the utmost secrecy so that the bank employees aren't alerted. Once you turn over your money, you will never see your money or this person again.

### 2. Automated Teller Machine (ATM) Fraud

While you are in the bank kiosk using your bankcard, a con artist will be watching you in an attempt to obtain your PIN number. Near the end of the transaction, before you have removed your card from the bank machine, the con artist will drop a \$20.00 bill on the ground and point it out to you. While you turn to pick it up, a second con artist exchanges your bankcard in the machine with another stolen bankcard. You won't know this until you try to use the card and discover that it won't work. By then your account will probably have been drained.

### Another scam...

You may have lost your purse or wallet containing your bankcard. The con artist will call you claiming to be from the bank asking you to verify your PIN number so they can cancel the card and issue you a new one. Again, armed with your card and now the PIN number, your account could easily be drained. **No bank employee or police officer will ever ask you for your PIN number.**

### Take Extra Care . . .

- Get your bank card or credit card back as soon as the transaction is completed.
- Never give out your bank or credit card number over the telephone or over the internet to an unsolicited caller.
- Sign the backs of new cards as soon as you get them. Cut up your expired card.
- Never give someone a cheque without filling it out yourself.
- Don't endorse cheques in advance.
- Report lost / stolen cards or cheques immediately.



## THEFTS BY DECEPTION or DISTRACTION

### Door-to-Door Deceptions

**Situation:**

There are two men at your door claiming to work for one of the public utility companies. They may state that they are doing routine inspections and would like to see your meter, furnace or fuse box. While they are both inside your home, one will accompany you to the meter that is usually in the basement. The other man, when left alone, will search your house for valuables, medication or information about you.

**Remember, never leave anyone you don't know, alone inside your home.**

### Another Version...

**Situation:**

Someone tries to engage you in discussion at your front door while someone else tries to get into your home through any other unlocked door to steal any convenient property.

### And Another...

**Situation:**

A person presents him / herself at your door and says that they are out looking to purchase "antiques or collectibles" for their business. They know that some seniors may be thinking about downsizing and may wish to part with a few items. Unfortunately, it seldom stops with a few items. Before you know it, they have gone throughout your home, selected items they know to be valuable and then offer you a lot of pressure and just a little money for your treasures. It isn't until after they are gone that you realize that you didn't really want to part with these things but "it all happened so fast."

**Don't let strangers into your home!**

### Grocery Store Distractions

**Situation:**

Someone approaches you and asks you for help in either reading a label on a product or asks what ingredients you would recommend in a certain recipe. While conversing with this person, another individual takes your purse from your shopping cart.

**Be extra cautious when approached by strangers.  
Never leave your purse in a shopping cart.**

### Take Extra Care . . .

- Always keep all house or apartment doors locked, even when you are home.
- If someone is at your door and is requesting access, as in a public utilities inspector, ask to see their credentials and then call the company to confirm their identity. Get the phone number from your directory.
- Utility companies usually give you notice when an inspection is due.
- Always be alert and cautious when dealing with strangers, either at home or in public.
- If you ever have any concerns, call the police.

**Abuse and neglect of older or vulnerable persons is any action or inaction by any person that causes harm to the older or vulnerable person.**

### What are the types of abuse or neglect?

#### Physical

- Slapping, hitting, shaking, pinching, punching or other rough handling.
- Sexual assault – any unwanted form of sexual activity.
- Forced confinement in a room, bed or chair.

#### Financial

- Frauds, forgery, thefts or the dishonest use of a person's money or assets.
- Misuse of Power of Attorney or forcing someone to sign a will.
- Overcharging or high-pressure sales for services or products.

#### Psychological

- Humiliating, threatening or frightening an older or vulnerable person.
- Not allowing an older or vulnerable person to make decisions or deliberate social isolation.
- It can be ignoring the person or treating them like a child.

#### Neglect

- Failing to give someone who is dependent what he or she needs.
- Over / under medication.
- Abandonment or leaving someone in an unsafe or isolated place.

#### Self-Neglect

- The inability of older or vulnerable persons to adequately take care of themselves.

### What are some of the signs of possible abuse or neglect?

- Unexplained injuries or a history of "accidents", poor hygiene, bed sores.
- Depression, fear, anxiety, withdrawal or weight loss.
- Dehydration or lack of food, clothing, medicine or other necessities of life.
- Unnecessary purchases or repairs to house or property.
- Unexplained loss or misuse of property items such as banking records or wills.

## ABUSE AND NEGLECT

### ALL ABUSE IS WRONG – OFTEN IT IS A CRIME

Abuse and neglect of older or vulnerable persons is not a new problem. Although present for many years in our society, it has existed in relative silence, denial and isolation. It is not usually talked about and difficult to solve unless people recognize the abuse and let someone know it is happening. Many acts of abuse are crimes. Victims of abuse have the right to the protection of the law and to services that support their independence and well-being.

Abuse can happen to any person, but certain factors can make people more vulnerable. These include mental or physical impairment and / or cultural or language barriers. Abused, older or vulnerable persons are often socially isolated with few friends or family in whom to confide.

Anyone can be an abuser. Abusers can be any family member and are often people who depend on the older person for shelter or financial support. Abusers can also be neighbours, hired caregivers, friends or strangers canvassing or selling products door-to-door.

Abuse can occur in institutions, like long term care facilities or retirement homes. The abusers here could be frustrated staff members who are not able to do their jobs properly (lack of training, inadequate staffing levels). Other residents or visitors may also be abusers.

### Abuse or neglect is seldom reported for a variety of reasons:

- Some victims don't know what their rights are or what can be done.
- Some think the police or other agencies can't help them.
- Some don't speak English.
- Some are afraid of what the abuser will do if they report the abuse.
- Some fear being placed in an institution.
- Some feel ashamed because their family or caregiver is mistreating them.
- Some feel embarrassed at having been taken advantage of or scammed.

### Take Extra Care ...

You can guard yourself against abuse or neglect by **knowing what it is** and by **taking steps to keep yourself safe and secure.**

## FRAUD PREVENTION TIPS

In the world of fraud, the two most used phrases are:

***“Buyer Beware”***

and

***“You do not get something for nothing”***

Commit these phrases to memory.

Repeat them to yourself whenever you receive any solicitation.

Do not rush into any agreements that involve your property or money. **TAKE YOUR TIME** and **ASK QUESTIONS**. Get more than one opinion as to the necessity of the work and a written quotation as to the cost.

Avoid *“Get Rich”* Schemes  
**If it sounds too good to be true, it probably is!**

Be careful when signing contracts.  
It may be appropriate to have a family member, trusted friend, or legal representative review it first.

Read the fine print and if you do not understand,  
**ASK QUESTIONS** and **GET ANSWERS**.

Report suspicious offers to the police immediately, before the suspect finds other victims. Casually take note of what he / she looks like and any vehicle being driven.

Never turn over large amounts of cash to anyone  
no matter how good the deal sounds.

Never give out any personal information, bank or credit card numbers over the telephone unless you have initiated the call to a reputable business.

## CANCELLING A CONTRACT

Under Ontario law, if you sign a contract **in your home worth more than \$50 you can cancel within 10 days by sending a letter to the company.** You must be able to prove that the letter was received, so send it by **registered mail or fax or e-mail**, but **ONLY** with a confirmation of delivery.

For more information please call:  
**The Ministry of Consumer Services at (800) 889-9768**


## SAMPLE LETTER

**TODAY'S DATE** → May 15, 2013

**COMPANY NAME AND ADDRESS** → A. Company  
456 Seller's Road  
City, Ontario  
Postal Code

**DATE OF CONTRACT** → On May 10, 2013, I signed a contract in my home to purchase a new vacuum cleaner, model XXXXX, at a price of \$2000. Today I decided that I want to cancel the contract.

**YOUR REQUEST** → I hereby exercise my right to rescind the contract under the Consumer Protection Act, and ask that my deposit money be returned.

**SIGN THE LETTER** → Yours truly,  
  
A. Consumer

**YOUR NAME AND ADDRESS** → A. Consumer  
123 Buyer's Lane  
City, Ontario  
Postal Code

**INCLUDE AS MUCH DETAIL AS POSSIBLE**  
(EX. MODEL OR OTHER IDENTIFYING NUMBERS THAT MAY APPLY)

**SEND THE LETTER BY REGISTERED MAIL**

## POWER OF ATTORNEY

Many people believe if something happens to them and they are unable to make decisions for themselves, either financial, about their health, or both, their family can do so for them. This is not necessarily true as legal authority is needed. One way to protect yourself is through the use of a Power of Attorney. This empowers a person or persons of your choosing to act on your behalf for financial or personal care decisions.

### Power of Attorney for Personal Care

A **Power of Attorney for Personal Care**, sometimes called a "personal power of attorney" is a legal document. With this document you give someone the power to make personal care decisions on your behalf if you become mentally incapable of making them yourself.

Personal care decisions are decisions about your health care (including medical treatment), diet, housing, clothing, hygiene and safety.

### Continuing Power of Attorney for Property

A **Continuing Power of Attorney for Property** lets your Attorney make decisions about your property such as finances, home and possessions and continue to go on acting for you if you become mentally incapable of managing your property. To be valid as a Continuing Power of Attorney, the document must either be called a Continuing Power of Attorney or state that it gives your Attorney the power to continue acting for you if you become mentally incapable.

Property decisions are financial dealings, such as banking, signing cheques, buying or selling real estate and buying consumer goods.

The person you have appointed must keep an accurate account of money transactions.

### Take Extra Care ...

Remember to take extra care when deciding whom to appoint as your Attorney. Do you consider them to be responsible, trustworthy and good at handling money?

### Theft by person holding Power of Attorney

Any person who misuses or commits theft by holding Power of Attorney may be subject to charges under the Criminal Code of Canada.

**Powers of Attorney are extremely important documents. It may be a good idea to consult with a lawyer before making a final decision to ensure the document reflects your wishes.**

## COMMUNITY RESOURCES

### LONG TERM CARE RESOURCES

Community Care Access Centre .....	(905) 523 – 8600
Ministry of Health and Long Term Care.....	(905) 546 – 8294
Ontario Long Term Care Association.....	(905) 470 – 8995
RHRA Retirement Homes Regulatory Authority .....	(855) 275 – 7472

### OTHER

CARP Canadian Association for the Fifty Plus .....	(888) 363 – 2279
CARP Hamilton Office .....	(289) 369 – 7228
Catholic Family Services .....	(905) 527 – 3823
CLEO Community Legal Education Ontario.....	(416) 408 – 4420
<b>CLEO Website</b> .....	<b>www.cleo.on.ca</b>
Hamilton Council on Aging .....	<b>www.coahamilton.ca</b>
National Seniors Council .....	(800) 622 – 6232
Ombudsman Ontario .....	(800) 263 – 1830
Ontario Human Rights Commission .....	(800) 387 – 9080
Ontario Network for the Prevention of Elder Abuse .....	<b>www.ONPEA.org</b>
Senior Safety Line .....	(866) 299 – 1011
Ontario Seniors Secretariat – Seniors Info Line.....	(888) 910 – 1999
United Senior Citizens of Ontario .....	(888) 320 – 2222



# NICE

National Initiative for the Care of the Elderly

Initiative nationale pour le soin des personnes âgées

*We care together*

*Ensemble pour le bien-être des aînés*

NICE is an international network of researchers, practitioners, students and seniors dedicated to improving the care of older adults, both in Canada and abroad. Our members represent a broad spectrum of disciplines and professions, including geriatric medicine, gerontological nursing, gerontological social work, gerontology, rehabilitation science, sociology, psychology, policy and law. Through our international arm, the International Collaboration for the Care of the Elderly (ICCE), we have researcher and student partners in nine countries: Australia, China, England, Germany, India, Israel, Scotland, South Africa and Switzerland.

For more information please visit [www.nicenet.ca](http://www.nicenet.ca) or follow NICE on twitter @NICElderly

## FRAUDS AND SCAMS

BUYER BEWARE

BUYER BE WISE

BUYER BE ALERT ...

**A**SK QUESTIONS

**L**ISTEN CAREFULLY

**E**DUCATE YOURSELF

**R**EFUSE TO BE PRESSURED

**T**ELL THE AUTHORITIES

### REMEMBER!

If you sign a contract in your home worth \$50 or more you can cancel within 10 days by sending a letter (registered, faxed or e-mailed) to the company.

All direct sales contracts **must** include:

- A description of the item and price, delivery dates and charges
- Start and completion dates for services
- The buyer and seller's name, address and phone number
- Statement of Cancellation rights

### RESOURCE NUMBERS

Better Business Bureau.....	(905) 526 – 1111
City of Hamilton – Building Inspections.....	(905) 546 – 3950
City of Hamilton – Trade Licence Office.....	(905) 546 – 4697
Hamilton Police Service .....	(905) 546 – 4925
Crime Stoppers.....	(800) 222 – 8477

Ministry of Consumer Services.....	(800) 889 – 9768
Revenue Canada Charities Division.....	(800) 237 – 2384
Ontario Energy Board.....	(877) 632 – 2727
Phonebusters .....	(888) 495 – 8501
Canadian Marketing Association .....	(416) 391 – 2362

**Take Extra Care...** To protect and secure your Credit Rating Status ... check it yearly.

Equifax ([www.equifax.ca](http://www.equifax.ca)) .....

Transunion ([www.tuc.ca](http://www.tuc.ca)) .....

## LOST / STOLEN WALLET INFORMATION

**ALL Lost / Stolen IDENTIFICATION** should be reported to the **POLICE** at (905) 546 – 4925.

**ALL Lost / Stolen CREDIT CARDS** – Notify your **CREDIT CARD COMPANY** to cancel the card.

**ALL Lost / Stolen BANK CARDS** – Notify your **BANK** to cancel the card and to ask for a replacement card. **Be sure to change your PIN number.**

**Birth ( Marriage or Death ) Certificate** .....Info 1 (800) 267 – 8097  
Office of the Registrar

**OHIP ( Ontario Health Card )** .....Info 1 (888) 376 – 5197  
Ministry of Health & Long Term Care

**SIN ( Social Insurance Card )** .....Info 1 (800) 206 – 7218  
Human Resources Centre

**Old Age Security Card** .....Info 1 (800) 277 – 9914  
Human Resources Centre

**Ontario Driver's Licence** .....Info 1 (800) 387 – 3445  
Ministry of Transportation

**Vehicle Licence Plates** .....Info 1 (800) 387 – 3445  
Ministry of Transportation

**Canadian Passport** .....Info 1 (800) 567 – 6868  
Standard Life Building

**Canadian Citizenship Card** .....Info 1 (888) 242 – 2100  
Citizenship & Immigration

### Cancelling or Replacing Bank or Credit Cards:

Bay, The .....(866) 640 – 7858  
C.I.B.C. ....(800) 663 – 4575  
Citi Bank.....(800) 265 – 9720  
National Bank of Canada .....(800) 361 – 0070  
Royal Bank .....(800) 769 – 2512  
Scotiabank .....(888) 823 – 9657  
Toronto Dominion – Visa .....(800) 983 – 8472  
Canadian Tire .....(800) 461 – 2800  
Sears.....(800) 265 – 3675

## COMMUNITY RESOURCES

### TELEPHONE SUPPORT

VON Tele – Touch (Seniors) .....(905) 522 – 9567  
Welcome Inn – Seniors Program .....(905) 525 – 5824

### CAREGIVER EDUCATION & SUPPORT

VON (BRIC) Caregiver Education & Support Group.....(905) 523 – 1055  
Glanbrook Home Support Program.....(905) 692 – 3464  
Alzheimer Society of Hamilton and Halton.....(905) 529 – 7030

### FRIENDLY VISITING SERVICES

Catholic Family Services .....(905) 527 – 3823  
St. Joes Home Care .....(905) 522 – 6887  
Visiting Library Service .....(905) 546 – 3222  
VON Volunteer Visiting .....(905) 522 – 0053  
Welcome Inn – Seniors Program .....(905) 525 – 5824

### MEALS ON WHEELS / WHEELS TO MEALS

Ancaster .....(905) 648 – 6675  
Dundas .....(905) 627 – 5461  
Flamborough .....(905) 689 – 0732  
Glanbrook .....(905) 692 – 3464  
Hamilton .....(905) 522 – 1022  
Stoney Creek.....(905) 522 – 1022

### TRANSPORTATION

Acessible Transportation Services (Taxi Scrip ext.1831 / DARTS ext.1830) .....(905) 529 – 1212  
Ancaster Volunteer Driver Program.....(905) 648 – 6675  
Canadian Cancer Society.....(905) 575 – 9220  
Canadian Red Cross – Flamborough.....(905) 689 – 0732  
Canadian Red Cross – Hamilton.....(905) 522 – 8499  
Disabled Parking Permit.....(905) 561 – 5926  
Dundas Community Services .....(905) 627 – 5461  
Glanbrook Home Support Program.....(905) 692 – 3464  
Hamilton Street Railway .....(905) 527 – 4441  
SEN Community Health .....(905) 522 – 6887  
VON Volunteer Drivers .....(905) 522 – 0053

# COMMUNITY RESOURCES

## LEGAL SERVICES

Hamilton Police Service – Seniors’ Support Officer .....(905) 546 – 4925  
 ACE Advocacy Centre for the Elderly .....(416) 598 – 2656  
 ARCH Advocacy Resource Centre for the Handicapped.....(866) 482 – 2724  
 Legal Aid Ontario.....(905) 528 – 0134  
 Mental Health Rights Coalition.....(905) 545 – 2525  
 Office of the Public Guardian and Trustee, Hamilton.....(905) 546 – 8300  
 OPG & T Urgent Investigations (Intake).....(800) 366 – 0335

Dundurn Community Legal Services.....(905) 527 – 4572  
 Hamilton Mountain Legal and Community Services .....(905) 575 – 9590  
 McQuesten Legal and Community Services .....(905) 545 – 0442  
 North End Information Service .....(905) 529 – 8483

Crown Attorney .....(905) 645 – 5262  
 Justice of the Peace.....(905) 645 – 5252  
 Ontario Court of Justice.....(905) 645 – 5300  
 Victim / Witness Assistance Program.....(905) 645 – 5272  
 Victim Services .....(905) 546 – 4904

## HOSPITALS

Chedoke Seniors’ Health Intake.....(905) 521 – 4995  
 Hamilton General Hospital .....(905) 527 – 0271  
 Juravinski Hospital.....(905) 389 – 4411  
 McMaster Medical Centre .....(905) 521 – 2100  
 St. Joseph’s Centre for Ambulatory Health Care - West End .....(905) 573 – 7777  
 St. Joseph’s Health Care.....(905) 522 – 4941

## SHELTERS (WOMEN)

Inasmuch .....(905) 529 – 8149  
 Crisis .....(905) 529 – 8600  
 Interval House .....(905) 387 – 9959  
 Crisis .....(905) 387 – 8881  
 Martha House .....(905) 523 – 8895  
 Crisis .....(905) 523 – 6277  
 Mary’s Place .....(905) 540 – 8000  
 Native Women’s Centre.....(905) 522 – 1501

## SHELTERS (MEN)

Good Shepherd .....(905) 528 – 9109  
 Mission Services.....(905) 528 – 7635  
 Salvation Army.....(905) 527 – 1444  
 St. Leonard.....(905) 529 – 8494  
 St. Matthew’s .....(905) 523 – 5546

Make a list of the contents of your wallet.  
 Write down each item and the number on the item for your reference.  
 Keep the list in a safe, secure place in your home.

WALLET CONTENTS	
ITEM	NUMBER

## COMMUNITY RESOURCES

### EMERGENCY SERVICES – 911

COAST .....	(905) 972 – 8338
Suicide Crisis Line .....	(905) 522 – 1477

### COMMUNITY INFORMATION SERVICES

Ancaster Community Information Services .....	(905) 648 – 6675
Community Information Services .....	(905) 528 – 0104
Dundas Community Services .....	(905) 627 – 5461
Flamborough Information Services .....	(905) 689 – 7880
Glanbrook Home Support.....	(905) 692 – 3464
North End Information Services .....	(905) 529 – 8483

### SENIORS RECREATION / DROP IN CENTRES

Ancaster Senior Achievement Centre .....	(905) 648 – 3466
Dundas Rotary Cattel Seniors Centre (ext.2260).....	(905) 546 – 2424
First Place Seniors Community Centre .....	(905) 523 – 8496
Heritage Green Seniors Centre.....	(905) 573 – 3511
Main Hess Seniors Centre .....	(905) 546 – 4964
Rosedale Seniors .....	(905) 540 – 5320
Roxborough Senior Centre.....	(289) 684 – 8713
Sackville Hill Seniors Recreation Centre.....	(905) 546 – 2541
St. Matthews Seniors Home Support Program .....	(905) 523 – 5546
Stoney Creek “Club 60” .....	(905) 664 – 6110
Warden Park Seniors .....	(905) 546 – 4256
Winona Senior Citizen’s Centre .....	(905) 662 – 6375
YWCA MacNab St. – Senior Active Living Centre .....	(905) 529 – 7727
YWCA Ottawa St. – Senior Active Living Centre (ext. 31) .....	(905) 545 – 6249

### SENIORS ADULT DAY PROGRAM

Kiwanis Adult Day Program.....	(905) 549 – 4023
Macassa Lodge Senior Day Program (ext.1627) .....	(905) 546 – 2800
Seniors Activation Maintenance Program – Hamilton Central .....	(905) 525 – 1181
Seniors Activation Maintenance Program – Hamilton East.....	(905) 544 – 4550
Seniors Activation Maintenance Program – Flamborough .....	(905) 689 – 5244
Shalom Village Day Centre (ext.305) .....	(905) 529 – 1613
St. Joseph’s Villa Day Centre.....	(905) 627 – 3541
St. Peter’s Day Centre.....	(905) 549 – 6525
VON Adult Day Program .....	(905) 523 – 1055

## COMMUNITY RESOURCES

### SUPPORT SERVICES

Access to Housing.....	(905) 524 – 2228
Alcohol, Drug, and Gambling Services .....	(905) 546 – 3606
Alzheimer Society of Hamilton and Halton.....	(905) 529 – 7030
Ambulance – Non Emergency.....	(905) 383 – 9838
Canadian Red Cross – Dundas .....	(905) 628 – 2552
Canadian Red Cross – Flamborough.....	(905) 689 – 0732
Canadian Red Cross – Hamilton.....	(905) 522 – 8485
Catholic Family Services – Seniors Case Managers .....	(905) 527 – 3823
CCAC Community Care Access Centre .....	(905) 523 – 8600
City of Hamilton – Seniors & Persons with Special Needs .....	(905) 546 – 2541
Contact Hamilton .....	(905) 570 – 8888
Cultural Interpreting Service (YWCA x 130).....	(905) 522 – 9922
DISH Disability Information Service Helpline .....	(905) 546 – 3475
Family Services of Hamilton Wentworth.....	(905) 523 – 5640
Francophone Community Health Centre.....	(905) 528 – 0163
Hamilton Academy of Dentistry .....	(905) 296 – 4521
Hamilton Academy of Medicine .....	(905) 528 – 1611
Hamilton Police Service – Seniors’ Support Officers .....	(905) 546 – 4925
Hamilton Regional Indian Centre .....	(905) 548 – 9593
Hamilton / Burlington SPCA .....	(905) 574 – 7722
Housing Help Centre .....	(905) 526 – 8100
Income Security Program.....	(800) 277 – 9914
Ontario Disability Support Program.....	(905) 521 – 7280
Ontario Rental Housing Tribunal .....	(888) 332 – 3234
St. Joseph’s Immigrant Women’s Centre .....	(905) 529 – 5209
St. Matthew’s House – Seniors Home Support Program.....	(905) 523 – 5546
Salvation Army.....	(905) 521 – 1660
SEN Community Health Centre.....	(905) 522 – 6887
Sexual Assault Crisis Line .....	(905) 525 – 4162
Sexual Assault Domestic Violence Centre .....	(905) 521 – 2100
Social and Public Health Services .....	(905) 546 – 2424
Stoney Creek Seniors Outreach Services.....	(905) 643 – 1919
Trauma Prevention Council .....	(905) 528 – 8300
Veteran’s Affairs.....	(905) 572 – 2531
Volunteer Centre.....	(905) 523 – 4444
VON Hamilton.....	(905) 529 – 0700