

Be Aware Take Care

A SAFETY GUIDE

For Thunder Bay Seniors



Community Partners in Education and Awareness
Thunder Bay



Community Partners in Education and Awareness

Community Elder Abuse Prevention Committee

(C.E.A.P.C.)

Thunder Bay

Community Partners in Education and Awareness

The C.E.A.P.C. was established in March of 1992 and serves people in the City and District of Thunder Bay. The C.E.A.P.C.'s mandate is to provide awareness through education about Elder Abuse.

The committee consists of concerned citizens, older adults and representatives from the following organizations:

Family Services Thunder Bay
Community Care Access Centre
Faye Peterson Transition House
L'Accueil Francophone de Thunder Bay
Community Information and Referral Centre
Lutheran Community Care Centre
Meals on Wheels/Homes for the Aged
Ministry of the Attorney General, Victim/Witness Assistance Program
Ontario Provincial Police
Salvation Army
Sister Margaret Smith Centre
Thunder Bay District Housing Corporation
Thunder Bay 55 Plus, Support Services
Thunder Bay Police
Versa Care Centre
Bethammi Nursing Home
St. Joseph's Care Group
Thunder Bay Regional Health Sciences Centre
NorWest Community Health Centres
Thunder Bay Indian Friendship Centre
Alzheimer Society
Ontario Strategy for the Prevention of Elder Abuse
Grandview Lodge
Ontario Metis Aboriginal Association
Ministry of Citizenship/Ministry of Tourism
Alzheimer Day Program
Apex Security

Be Aware - Take Care

A Safety Handbook for Thunder Bay Seniors

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Developed by the
Community Elder Abuse Prevention Committee
Thunder Bay

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The Community Elder Abuse Prevention Committee (C.E.A.P.C.),
Community Partners in Education and Awareness.

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The C.E.A.P.C.'s mandate is to provide awareness through education about elder abuse.

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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**.

Frauds, Scams and Thefts	Page 2-9
How to Cancel a Contract	Page 10
Fraud Resource Numbers	Page 11
When You Need Help: Emergency /	
Crisis Resources in Thunder Bay and District	Page 12-13
Lost/Stolen Wallet Information	Page 14-15
Fraud Prevention Tips	Page 16
Power of Attorney	Page 17
Recognizing Abuse and Neglect	Page 18-19
Taking Care of Yourself:	
What Can the Police Do? What Can You Do?	Page 20-21
Safety In Your Home or Apartment	Page 22-23
Safety on the Street or in Your Car	Page 24-25
Thunder Bay Police - Crimes Against Seniors	Page 26

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 & 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 /E-Mail / Newspaper Marketing,
- Bank related Scams, and
- Thefts by Deception / Distraction

Remember, YOU are in control, if you do not wish to buy, simply say NO.

TELEMARKETING

Telemarketing is a term used to describe the sale of goods/services, or 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

“You have won a fabulous valuable prize or cash, but to claim it you must pay taxes, delivery charges, or legal fees.”

Take extra Care. When you're a winner, you do not have to pay any money for your prize. Do not send them any money or give out your credit card number.

2. The Lottery Scam

“Would you like to be a part of a syndicate or group that is buying a large number of lottery tickets? This will better your chance of winning.”

Take extra Care. No matter how incredible the odds may sound to you, the odds are still usually millions to one.

3. The Charity Scam

“Could you help needy children, war veterans or disaster victims through our charity? We'll send someone right over to pick up the cheque.”

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 (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.

4. The Vacation or Timeshare Scam

“You have been selected to be awarded incredible savings, or possibly free travel or accommodation to popular vacation destinations or timeshares.”

Take extra Care. Remember, you do not get something for nothing. When travelling or purchasing a timeshare, deal with a reputable agent. Do not buy a vacation or timeshare through a telephone sales pitch.

Remember, YOU are in control, if you do not wish to buy, simply say NO.

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.

Remember, YOU are in control, if you do not wish to buy, simply say NO.

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 and Business Services at: (800) 889–9768
If you want to cancel the contract, please refer to page 10.

Remember, YOU are in control, if you do not wish to buy, simply say NO.

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. Also 1-976, 1-540, or 1-809.

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 / E-Mail

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.

E-Mail

These E-Mails are fraudulent lottery offers, or phony “partnerships” to help move money from a foreign country. Both will ask for either up-front payments, or access to your bank/ financial information.

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. Delete the E-Mails without opening them.

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

Remember, YOU are in control, if you do not wish to buy, simply say NO.

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 this number.

Take extra Care ...

- Get your bank 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 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.

Remember, YOU are in control, if you do not wish to buy, simply say NO.

THEFTS BY DECEPTION or DISTRACTION

Door-to-Door Deceptions

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,

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,

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

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 buggy. Be extra cautious when approached by strangers. **Never leave you purse in a shopping buggy.**

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.

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IDENTITY THEFT ***A Growing Problem***

Identity theft is North America's fastest growing consumer crime. Knowledgeable criminals are figuring out how to steal peoples' identities by obtaining personal information. New technology helps them in these crimes.

Once a person has certain personal information about you, they can assume your identity, and create havoc in your life: run up bills on your credit cards or take out loans in your name, for example.

The Ontario Government has some advice on avoiding identity theft:

Store birth certificates and passports in a safe place; don't carry them with you.

Store cards and documents containing personal information in a secure place, and shred them after they expire.

Review bank and credit card statements frequently, report discrepancies immediately and shred old documents.

Get a credit report at least once a year.

Check out a missing or late credit card or bank statement immediately.

Keep your bank card's personal identification number (PIN) secret and conceal the pad when entering the number at retailers or bank machines.

Never give out personal information over the phone unless you've solicited the call, and never give out your social insurance number.

Don't put more than your name and address on your personal cheques.

Only purchase goods or services online from reputable retailers; fake websites are often designed to redirect credit card numbers and other valuable details.

Use "disposable" E-Mail addresses such as Hotmail or Yahoo for on-line purchases; that way, they're easily cancelled when necessary.

After a financial transaction on-line, sign out of the site and clear your Internet file cache. Most financial institutions can provide instructions on how to clear the cache.

Remember, YOU are in control, if you do not wish to buy, simply say NO.

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 **ONLY** with a confirmation of delivery.

For more information please call the
Ministry of Consumer and Business Services at (800) 889-9768

SAMPLE LETTER

YOUR NAME AND ADDRESS	→	A. Consumer 123 Buyer's Lane Somewhere, Ontario Postal Code	
DATE	→	January 21, 2002	
COMPANY NAME AND ADDRESS	→	A. Company 123 Seller's Road Anywhere, Ontario Postal Code	
		Dear Sir / Madam	
DATE OF CONTRACT	→	On January 20, 2002, I signed a contract in my home to purchase a new vacuum cleaner, model XXXXX, at a price of \$2,000. Today, I realized that I want to cancel the contract.	← AS MUCH DETAIL AS POSSIBLE (MODEL OR OTHER IDENTIFYING NUMBER THAT MAY APPLY)
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	← SEND LETTER BY REGISTERED MAIL

Remember, YOU are in control, if you do not wish to buy, simply say NO.

FRAUDS AND SCAMS

BUYER BEWARE
BUYER BE WISE
BUYER BE **ALERT**

Ask questions
Listen carefully
Educate yourself
Refuse to be pressured
Tell the authorities

Remember:

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

Chamber of Commerce	(807) 624-2626
City of Thunder Bay	
Building Inspections	(807) 625-2574
Licensing Office	(807) 625-2710
By-Law Enforcement	(807) 625-2710
Lottery, Bingo, Business Licences	(807) 625-2559
Thunder Bay Police	(807) 684-1200
Crime Stoppers	(9 am to 5 pm)
	(24 hours)
	(807) 474-9000
	(807) 623-1277 ext #2561
Ministry of Consumer and Business Services	1-800-268-1142
Revenue Canada Charities Division	1-800-267-2384
Ontario Energy Board	1-888-632-6273
Phonebusters	1-888-495-8501
Canadian Marketing Association.....	1-416-391-2362

Remember, YOU are in control, if you do not wish to buy, simply say NO.

EMERGENCY / CRISIS RESOURCES

EMERGENCY SERVICES

**POLICE
AMBULANCE
FIRE**

911

RURAL AMBULANCE1-877-351-2345

24 HOUR ASSISTANCE

POLICE

Thunder Bay Police (Non-Emergency)684-1200

O.P.P. Thunder Bay939-2133

O.P.P. Communications1-888-310-1122

Crime Stoppers (inside Thunder Bay City Limits) 683-8477

(outside Thunder Bay City Limits)1-800-222-8477

PERSONAL / FAMILY ISSUES

Alcoholics Anonymous343-1712

Assaulted Women's Helpline1-866-863-0511

Balmoral Centre Detoxification Unit - Alcohol and Drugs

(St. Joseph's Care Group)623-6515

Beendigen Inc. (Native Women)622-5101

Thunder Bay Crisis Response Service346-8282

Centre des Femmes Francophones du Nord-Ouest de l'Ontario 1-877-336-2433

Drug and Alcohol Information Line1-800-565-8603

Faye Peterson Women's Shelter345-0351

Family Violence Crisis Line (Thunder Bay)345-0450

(Regional).....1-800-465-6971

Emergency Food Providers (Community Info & Referral Centre) ... 626-9626

Ontario Problem Gambling Help Line1-888-230-3505

Senior's Gambling Counselling (St. Joseph's Care Group)..... 343-2425

Hospital - Thunder Bay Regional Health Sciences Centre684-6000

Nurses' Registry623-7451

Older Adult Addiction Services of Thunder Bay343-2425

This list is not intended to be exclusive. See also the Seniors' Information Pages in the Thunder Bay Telephone Directory (Blue Pages) or the Government Information Centre (475-1425).

EMERGENCY / CRISIS RESOURCES

Telehealth Ontario	1-866-797-0000
Telemarketing Scams - PhoneBusters	1-888-495-8501
Thunder Bay Sexual Assault / Sexual Abuse Counseling and Crisis Centre	344-4502
Victim Support Line	1-888-579-2888

OTHER EMERGENCIES

Thunder Bay Hydro Emergencies (inside city limits)	343-1111
(after hours)	343-1002
Ontario Hydro Emergencies (outside city limits)	1-800-465-3961
Natural Gas Emergencies	1-877-215-6959
Sewer and Water Trouble (days)	684-2195
(after hours)	684-3117
Street Light Trouble (days)	684-2195
(after hours)	684-3117
Highway Conditions (days)	473-2100
(after hours)	1-800-465-5032
Poison Control and Information	1-800-268-9017

INFORMATION AND EDUCATION

Community Elder Abuse Prevention Committee	626-9626
Community Information and Referral	626-9626
Canadian Mental Health Association	345-5564
Healthy Aging Project	343-8563
Northern Educational Centre for Aging and Health	343-2126
Caregiver Network	626-9626
Ontario Strategy To Combat Elder Abuse Regional Consultant - Lee Stones	434-8563

For more information on these and other resources, and for further information, please call:

**Community Information and Referral Centre /
Community Elder Abuse Prevention Committee
(807) 626-9626**

This list is not intended to be exclusive. See also the Seniors' Information Pages in the Thunder Bay Telephone Directory (Blue Pages) or the Government Information Centre (475-1425).

LOST / STOLEN WALLET INFORMATION

All lost/stolen identification should be reported to the Police: (807) 684-1200

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 ask for a replacement card. **Be sure to change your P.I.N. Number.**

Birth, Marriage or Death Certificate1-800-461-2156
Registrar General, 189 Red River Road.

OHIP (Ontario Health Card)1-800-475-1351
Ministry of Health & Long Term Care, 113-435 James St. S.

S.I.N. (Social Insurance Card)1-800-206-7218
Human Resources Centre, 979 Alloy Dr.

Ontario Driver's Licence
227 Pearl Street 344-9271
1020 Dawson Road (County Fair Plaza)767-2266

Vehicle Licence Plates See Driver's Licence

Old Age Security Card1-800-227-9914
Human Resources Centre, 979 Alloy Dr.

Canadian Passport1-800-567-6868
979 Alloy Dr.

Canadian Citizenship Card1-888-242-2100

Firearms Acquisition Certificate 684-1200

Firearms Registration Certificate1-800-731-4000

Canceling or Replacing Bank or Credit Cards

C.I.B.C1-800-663-4575

BMO (Bank of Montreal)1-800-361-3361

Royal Bank1-800-263-1811

Scotiabank1-800-387-6508

Toronto Dominion Bank (Visa)1-800-938-8472

Stay Organized... Stay in Control.

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 those phrases to memory and 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.

- If it sounds too good to be true, it probably is! Avoid “get rich” schemes.

- 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.

Remember, YOU are in control, if you do not wish to buy, simply say NO.

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.

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.

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 should 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.

RECOGNIZING ABUSE AND NEGLECT

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 law's protection 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.**

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 / Emotional

- Humiliating, threatening or frightening an older or vulnerable person.
- Not allowing an older or vulnerable person to make decisions or deliberate social isolation.
- Ignoring the person or treating them like a child.
- Mistreating and controlling another person through their feelings.
- Insulting, giving orders, and saying things which confuse them.

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 the 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.

TAKING ACTION ON ABUSE AND NEGLECT

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 Thunder Bay District Crime Stoppers (807) 623-8477 and all 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.

OLD AGE... A Time for Dignity, Honour and Respect.

TAKING ACTION ON ABUSE AND NEGLECT

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.

OLD AGE... A Time for Dignity, Honour and Respect.

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.

Crime Prevention... It's up to YOU.

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

- 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.

Crime Prevention... It’s up to YOU.

SAFETY ON THE STREET... what else 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 around you, don't 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 amounts of money or valuables on you or in your purse.
- When opening your purse in a shop, bank or at an Automated Teller Machine, never allow anyone to see how much money you have in your possession.
- Always keep your purse close to you. When shopping don't 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 (see page 12) and call police immediately if your wallet is lost or stolen.

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.

Crime Prevention... It's up to YOU.

SAFETY AND YOUR CAR... what else 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 emergency flashers and lock yourself inside. If someone stops to 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.
- If Walking after dark, wear or carry something reflective.

Crime Prevention... It's up to YOU.

THUNDER BAY POLICE SERVICE CRIMES AGAINST SENIORS' INVESTIGATOR

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 12-13 in this booklet.**

**For Emergencies Call 911
For support and confidential advice call
C.E.A.P.C. at C.I.R.C. (807)-626-9626 or
Thunder Bay Police Service Crimes Against Seniors' Investigator
(807) 626-6956**

The Seniors' Investigator is specially trained and dedicated to assisting older or vulnerable persons in our community. Some of the services provided are:

- Confidential advice and advocacy
- Information, co-ordination and referral to appropriate community services
- Education, presentations and information displays on a variety of topics:
 - Frauds, Scams and Thefts
 - Safety and Security
 - Abuse and Neglect
 - Caregiver Stress
- Training for Professionals, Students and Volunteers on:
 - Abuse and Neglect
 - Caregiver Stress
 - Frauds and Scams

**Working in partnership with our communities to serve,
protect and support Seniors**



Community Partners in Education and Awareness
Thunder Bay