



# Be Aware-Take Care

## A SAFETY GUIDE FOR SENIORS





**911**

FOR EMERGENCIES

**905-546-4925**

FOR NON EMERGENCIES

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# INTRODUCTION

This book has been put together by the Hamilton Police Service and is directed to the community and more specifically older adults and their caregivers. The aim of this book is to aid in bringing awareness to elder abuse, safety concerns, frauds and scams. There is also a list of resources included that service older adults in the Hamilton area.

Getting involved with your community and getting to know your police service can increase your sense of security and awareness. Being part of your community also enhances programs and services available to the community as well as your enjoyment of life.

Education and awareness of prevention techniques is an important step in lowering your chance of becoming a victim and protecting yourself from potential crime situations.

This book does not serve as an inclusive teaching tool. We encourage you to speak with one of the Senior Support Officers for additional information and supplemental presentations to this publication.

**CENTRAL SENIOR SUPPORT**  
**905-540-5351**

**EAST END / STONEY CREEK SENIOR SUPPORT**  
**905-546-2945**

**MOUNTAIN / FLAMBOROUGH / DUNDAS**  
**905-546-8917**



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**INTRODUCTION 2**

IF YOU SUSPECT SOMEBODY IS BEING ABUSED, REPORT IT - CRIME STOPPERS - 1 800-222-TIPS

# ABUSE AND NEGLECT

## ALL ABUSE IS WRONG: OFTEN IT IS A CRIME!

Abuse of an older or vulnerable person 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 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, cultural/language barriers, depression, previous abuse as a child, youth or adult, being female, living with someone, addictions and isolation.

Anyone can be an abuser. Abusers can be any family member and are often people who depend on the older adult for shelter or financial support. Abusers can also be neighbours, hired caregivers, friends or strangers.

Abuse can occur in institutions, such as long term care facilities, or retirement homes. The abusers here could be a staff member, visitors or other residents.

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

- Victims do not know what their rights are or what can be done
- They think police or other agencies cannot help them
- Language barriers
- Fear of how the abuser will react if they report
- Fear of being placed in an institution
- Feeling ashamed because their family or care giver is mistreating them
- Feeling embarrassed at having been taken advantage of or scammed
- Self-blaming for the abuse
- Dependency on the person mistreating them due to an illness or impairment



# ABUSE AND NEGLECT

## TYPES OF ABUSE AND NEGLECT:

### PHYSICAL ABUSE

- 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

#### How to Recognize Physical Abuse:

- Unexplained injuries: broken bones, bruises, bumps, cuts
- Discrepancy between the story of injury and injury
- Seeing different doctors
- Broken assisted devices: glasses, walkers
- Change in behaviour, withdrawal from friends and activities

### FINANCIAL ABUSE

- 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, high pressure sales for service or products

#### How to Recognize Financial Abuse:

- Unexplained withdrawals
- Suspicious or forged cheques
- Denial of access to finances, cards, cheques
- Standard of living not in line with older adult's income or assets

### PSYCHOLOGICAL ABUSE

- Humiliation, threatening or being frightened
- Not allowing older or vulnerable adult to make decisions or deliberate social isolation
- Ignoring the person or treating them like a child
- Patronizing behaviour

#### How to Recognize Psychological Abuse:

- Low self-esteem/withdrawal
- Reluctance to talk openly, waits for abuser to answer
- Isolation



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**ABUSE AND NEGLECT**

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IF YOU SUSPECT SOMEBODY IS BEING ABUSED, REPORT IT - CRIME STOPPERS - 1 800-222-TIPS

# ABUSE AND NEGLECT

## TYPES OF ABUSE AND NEGLECT (cont'd):

### NEGLECT

- Failing to meet the personal care needs of a dependent person
- Over/under medication
- Abandonment or leaving someone in an unsafe situation or isolated place

#### How to Recognize Neglect:

- Isolation
- Failing to thrive
- Change in demeanour

### SELF-NEGLECT

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

#### How to Recognize Self Neglect:

- Isolation, failing to thrive
- Depression, fear, anxiety
- Dehydration, lack of food, clothing, etc
- Poor living conditions

### TAKE EXTRA CARE....

You can guard yourself against abuse or neglect by educating yourself and by taking steps to keep yourself safe. If you suspect a friend or family member is being abused or neglected, check in with them and report if you feel necessary.



**1-800-222-8477**

**[www.crimestoppershamilton.com](http://www.crimestoppershamilton.com)**



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REMEMBER, YOU ARE IN CONTROL, IF YOU DO NOT WISH TO BUY SOMETHING, SIMPLY SAY NO



# 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 or Crime Stoppers. This is a very important step in protecting yourself or those you may believe are in danger. Experience shows that when abuse is not identified and stopped, the frequency, severity and intensity increase.

When calling the police you can remain anonymous. However, you may be asked for your name and phone number when calling should more information be required. If you are hesitant about calling and know of someone who is being abuse or neglected, you can contact Crime Stoppers tip line at 1-800-222-8477 and remain completely 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 and any witnesses
- If there is a language barrier, an interpreter will be provided
- Photographs of any injuries or the scene if required
- Statements from others who may provide evidence such as family, friends or neighbours
- Medical reports, financial reports or other relevant documentation
- A background check of any past reports of abuse



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. Once the investigation is complete, the results will be shared with you. 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 to determine if they will be released and if so, any conditions that will be imposed.

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 Senior Support Officers, Victim Services and Victim/Witness programs.

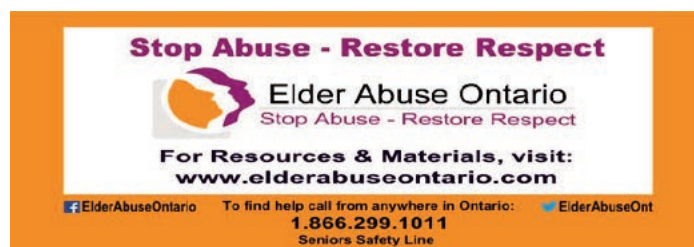




# WHAT CAN YOU DO?

## TAKE EXTRA CARE...

- If you suspect someone is being abused, get involved. You may be able to prevent further abuse or reduce 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 and 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 if possible. 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 upon an unexpected passing
- Stay organized. Know where you keep important papers and financial documents. Make sure others are aware that you know where to locate the documents
- Plan now for later. Get legal advice and make arrangements now for documents like Powers of Attorney, your will or 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.
- Be wary of people wanting to befriend you and then quickly asking for money due to sudden unfortunate events



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**WHAT CAN YOU DO?**

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REMEMBER, YOU ARE IN CONTROL, IF YOU DO NOT WISH TO BUY SOMETHING, SIMPLY SAY NO

# SAFETY AT HOME

Most people feel safe in their own homes, however many fail to take the fundamental precautions to keep their home safe.

## EXTERIOR SAFETY

- Have your house number visible from the road in case emergency crews need to find your home
- Think about having motion-sensitive security cameras or lights to cover any areas such as entrances and garages that provide hiding spots
- Install good locks and check that all doors and windows are secure and locks are functioning properly
- Keep grass, bushes and trees trimmed
- Be able to see outside your door without opening it
- Don't leave telltale signs you are away – have grass cut, snow removed, papers picked up

## INTERIOR SAFETY

- Do not keep large amounts of money in your home
- Keep valuables in a safety deposit box or a safe in your home
- Use timers to automatically turn on lights, radio or television
- Identify and inventory valuable items in your home either by video or photos

## If you live in an apartment, what you can do?

- Treat any entrances to your apartment building as they were your own front door
- Before “buzzing” someone in, verify by voice or monitor that he/she is the person that you are expecting
- When entering or leaving the building, do not allow unknown persons to enter through the open door
- Just use your initials and last name or the word “occupied” on the main lobby intercom list
- Secure your doors and windows properly and never assume that your balcony is completely secure
- Don't get on the 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 entering, then get off
- Do not keep any valuable property in your storage locker
- If somebody is at your door that you are not expecting, check with your superintendent to verify they should be there before opening the door



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**SAFETY AT HOME**

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IF YOU SUSPECT SOMEBODY IS BEING ABUSED, REPORT IT - CRIME STOPPERS - 1 800-222-TIPS

# SAFETY AWAY FROM HOME

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

## An alert and cautious mind is your best defence

- Take a mental note of people sitting or walking around you. Do not feel pressured into talking to strangers
- When walking, look in the direction you are travelling, be aware of your surroundings (who and what is around you) and walk with confidence. If you suspect a problem go to a public place or populated area and request assistance
- Walk only in well-lit areas, away from alleys, doorways, and bushes. Stay away from short cuts where you may be alone or in a vulnerable situation
- When walking at night walk with a partner. Wear reflective, bright clothing and carry a light

## Carrying items?

- Whenever possible, do not carry a purse - especially in highly populated areas. Consider using a fanny pack or carrying a wallet in your front pocket or hand
- Keep items on the front of your body (front pocket, or carry purse to the front or tucked under arm)
- When opening your purse or wallet in public, never allow anyone to see how much money you have in your possession
- Keep a record of documents in your wallet or purse and keep it in a safe place. Call police if your wallet or purse is lost or stolen
- Limit carrying bulky items and do multiple trips if required. Try to have a hand free at all times
- If using a mobility aid, keep your purse on you and NOT on the device

## While on vacation

- Consider leaving expensive jewellery or cameras at home. If possible leave them in a safety deposit box or secured place
- Never post on social media that you are away, or the duration of your vacation
- Stick to tourist areas. Do not use back roads or alleyways. Check with the hotel or travel agent about safe areas to visit
- Set lights, radio, TV with timers to have it appear your house is occupied
- Discontinue mail and newspapers. Arrange your grass to be cut or snow to be removed
- Leave a key with someone you trust and have them check your home
- Make the building attendant aware of any extended absences



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**SAFETY AWAY FROM HOME**

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# VEHICLE SAFETY

Cars can be the scene of a crime, or the cause of a crime. Though vehicles are a large part of an adult's independence they are a large responsibility whether owning one, driving one or even being a pedestrian that shares the road with one.

## Around the vehicle

- Keep your vehicle locked at all times. Never keep valuables in your car - especially not visible
- View the interior of your vehicle, set the key fob to illuminate upon unlocking. If possible, only unlock the driver's side door
- Park your vehicle in a well-lit area. If possible, park in your driveway and not on the street
- While your vehicle is not in use, keep keys away from the front door of your home, or hide them in a drawer/compartiment
- When approaching your vehicle, have your keys in hand so that you do not need to fumble with bags at the car
- Consider carrying a cell phone, so that you will not have to depend on strangers to call for help

## While you are driving

- Remember, naturally over the years, your vision, hearing and reflexes will not be the same as they used to be
- Talk regularly with your doctor about your driving ability. If you have concerns perhaps avoid driving at night or in heavy traffic areas, or during heavy traffic times
- At the age of 80 and every two years after, drivers must complete a written test, a vision test and a 90 minute workshop. If involved in a collision after age 70, the Ministry can require a road test be completed and passed
- Stay alert. Be aware of pedestrians, cyclists and other vehicles. Be ready for unexpected actions. Drive defensively
- Avoid driving if taking any medications that make you feel drowsy. Never drive if you feel unwell
- Consider alternative modes of transportation and try them so you are comfortable if the time comes when you are required to use them i.e.; public transit, friends or family, car pool, volunteer driver services
- If you break down, stay in your vehicle. If somebody stops to help, put your window down and request help to be sent
- Honk your horn repeatedly if you are in danger in your vehicle



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**VEHICLE SAFETY 10**

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# PEDESTRIAN SAFETY

When a vehicle strikes a pedestrian, the pedestrian is likely to suffer injuries. Older adults are at a greater risk for more severe or possibly fatal injuries due to the aging process. As people age, their reflexes get slower, eye sight may diminish and agility decreases. It may take you a longer time to cross the road, especially if you're carrying items or use mobility aids. This, along with the rush of vehicles on the roads, can become a dangerous situation. You CANNOT control the actions of a driver, use the following tips to stay safe and control your actions as a pedestrian;

## What can you do

- Use crosswalks at all times
- Give yourself more time to get to where you are going. If you miss the start of the "walk" signal wait for the next rotation
- Make eye contact with drivers before stepping out in front of a vehicle
- Watch for distracted drivers that may not notice you
- Always wear suitable footwear and use aids if required
- Watch for bicycles on the roads as well as on the sidewalks
- Be cautious of vehicles reversing from driveways and parking spaces. Look for reverse lights
- Take extra caution if walking in inclement weather. Avoid going out if possible
- When walking at night, wear bright colours or reflective clothing
- Use a flashlight or wear a bike light so drivers and cyclist can see you from a distance

## Pedestrian Crossovers and School Crossings

As of January 1, 2016, drivers, including cyclists must stop and yield the ENTIRE roadway at pedestrian crossovers, school crossings and other locations where there is a crossing guard.

**These rules do not apply to pedestrian crosswalks at intersections with stop signs or traffic signals, unless a crossing guard is present.**

Only when the pedestrian is safely on the sidewalk, can the vehicle proceed.



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**PEDESTRIAN SAFETY**

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REMEMBER, YOU ARE IN CONTROL, IF YOU DO NOT WISH TO BUY SOMETHING, SIMPLY SAY NO

# INTERNET SAFETY

Among senior Internet users, approximately 70 percent go online every day.

## General Tips

- If it seems too good to be true, it probably is
- Never send money to someone you have never met before
- Do your research before purchasing anything online
- Be wary of pop-ups, even if they appear to be connected to a legitimate company
- If you are asked for personal information, find out why it is required and how it will be used
- Be extra careful about giving out your Social Insurance Number (S.I.N.) as it is a key to your identity and credit reports
- Never leave your laptop or cellphone in a car or anywhere it could easily be stolen
- Report any abuse/cyberbullying to someone you trust

## Social Media

- Be cautious of sharing too much information or accepting friend requests from people you do not know
- Understand how privacy settings work on social networking websites
- Once information is shared on social media, you no longer have control over it

## Passwords

- Strong passwords have minimum 8 characters, upper/lower case letters and numbers
- Write down your passwords in a safe/secure notebook if you need to
- Never save your password on a public computer
- Always log out properly. Do not just close the browser page
- Avoid using birthdates, phone numbers and address numbers in your passwords

## Online Shopping

- Do your research before purchasing anything online
- Do not use your credit card number online unless you know the company you are purchasing from
- Look for secure websites with an https in the browser's address bar. The "s" stands for secure. Websites beginning with "http" are not secure.



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**INTERNET SAFETY 12**

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# INTERNET SAFETY

## Email Safety

- Email is one of the easiest ways for cyber criminals to target citizens
- Be wary of emails that offer free products or discounted services
- Do not reply to or click on links in emails that look suspicious. Never open an attachment from a sender unknown to you
- “Hover” over the link with the mouse to check the website you are being directed to before clicking the link
- Delete anything that seems out of the ordinary. If the email is from someone you know, they will try again or they will find an alternative method to contact you

## Security Software

- Consider downloading a security software to protect your computer
- If you are unsure of how to do so, ask a trusted family member or reputable computer retailer
- Periodically check that your software is updated and working

## Online Dating

- Cyber criminals sometimes use online dating websites to target seniors and other vulnerable adults
- There are cases where seniors have been scammed into parting with their money and are left heartbroken
- If you arrange an in-person meeting with someone, make sure the first meeting is in a public place
- When meeting someone online, there is always a possibility that they are not who they say they are
- Watch for red flags including a person who claims or looks to be a lot younger or sends a picture that looks like it came from a professional website
- Never send money if they ask for it. They may say that they need the money to come see you or to help them deal with a personal crisis
- Be wary if the person you meet can only communicate via the internet



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**INTERNET SAFETY 13**

REMEMBER, YOU ARE IN CONTROL, IF YOU DO NOT WISH TO BUY SOMETHING, SIMPLY SAY NO

# FRAUDS, SCAMS AND THEFTS

**BE AN EDUCATED CONSUMER!** Fraud is the number one 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 promising you the same amount or a larger amount in return that you will never receive.

## Reasons Seniors are targeted

- Often live alone and have more savings, assets or disposable income
- A widowed senior living alone is most likely to be targeted
- Generally, seniors are more trusting than younger generations
- Many do not report losing money because they are embarrassed for being deceived

## How they deceive you

- For fraud to be successful, the scammer needs 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
- If you say “no” the scammer is likely to become aggressive and threaten you to scare you into being scammed
- Scammers can get information about potential victims from many sources. They get information from marketing companies, registration cards, magazine subscriptions, government statistics, telephone directories, obituaries and social media
- They will invest time and effort into developing a relationship with you to gain your trust

## Fraud is theft by lying or cheating

- **TELEPHONE SCAMS**
- **DIRECT MARKETING**
- **TECHNOLOGY SCAMS**
- **THEFTS BY DECEPTION**

## TELEPHONE SCAMS:

### TAX SCAM

A fraudster calls claiming a recent audit has been conducted and you owe money for taxes. Threats that nonpayment will result in large amounts of additional fees, or that the police will attend and arrest you. The fraudster requests payment by a money service or pre-paid cards/gift cards.

Another version of this scam is by receiving an email indicating a refund is pending. A link is provided which mimics the actual Canada Revenue Agency's website. The email asks you to input your personal information such as social insurance number, date of birth and banking information. This is identity fraud.

### TAKE EXTRA CARE....

If you receive a call, message or email saying that you owe money for taxes you can call the Canada Revenue Agency at 1-800-959-8281 or check your CRA account online to confirm any outstanding payments. **DON'T BE AFRAID TO HANG UP!**



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**FRAUD, SCAMS AND THEFTS**

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IF YOU SUSPECT SOMEBODY IS BEING ABUSED, REPORT IT - CRIME STOPPERS - 1 800-222-TIPS

# FRAUDS, SCAMS AND THEFTS

## IMMIGRATION SCAM

This scam will often come by email or phone call claiming to be from an immigration office and demand some sort of “fee” for continuation of an application and threaten arrest or deportation. The email or phone call will contain official sounding language or documentation. The email may even include a Certificate of Nomination

### TAKE EXTRA CARE....

Immigration, refugees and Citizenship Canada will never email a certificate of nomination. They also will never request payments over the phone. You will never be asked to make payments through “wire” transfers.

## EMERGENCY GRANDPARENT SCAM

You receive a phone call from a fraudster claiming to be a child or grandchild. They go on to say they are in some sort of trouble, away from home and they require money immediately.

The call may sound like this:

**Suspect:** *Hi Grandma/Grandpa*

**Victim:** *Hello.*

**Suspect:** *Do you know who this is?*

**Victim:** *yeah.....(insert child/grandchild name)*

Often the original caller will be distraught and they are hard to hear. You will be passed to a lawyer or police officer to give you the details on how the money needs to be sent.

### TAKE EXTRA CARE....

Most children will call their parent if they are in trouble. Confirm with other family members before sending any money. Create a family safe word.

## PRIZE SCAM

You will receive a call from a prize company or magazine subscription; the scammer advises that you have won a prize and in order to receive the prize, you are required to pay an advance fee for delivery, taxes, or legal fees.

### TAKE EXTRA CARE....

Sweepstakes companies will NEVER ask for money up front. Any unsolicited calls claiming you have won a foreign lottery are false. The only way you can win is to attend the country yourself. Never give out personal information over the phone no matter who the call says they are.



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**FRAUD, SCAMS AND THEFTS**

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# FRAUDS, SCAMS AND THEFTS

## DIRECT MARKETING SCAMS:

### DOOR-TO-DOOR SALES

As of March 1, 2018 vendors for the following products or services are not allowed to attend your residence unless you make initial contact and request their attendance; furnances; air conditioners, cleaners, purifiers: water heaters, treatment devices, purifiers, filters and softener: duct cleaning or any goods or service that performs or combines on or more of the above functions.

If any business attends your residence to sell one of these items please file a complaint at [Ontario.ca](http://Ontario.ca)  
- Law and safety.

### HOME RENOVATION

Beware of contractors who knock on your door and “just happen” to be in your area doing work and can give you a great, limited time price. They may claim that they have left over material. Typical scams are often for mortar and brickwork, driveway paving and sealing and roof and eaves trough repair.

### GENERAL PRODUCTS

They gain access to your home by offering a “prize” which is seen as the “key” to your home. Once they gain access, a more intense sales pitch begins, in order to affect a sale of the product. Salespeople have used many questionable sales tactics in customers’ homes including intimidation, threats, false representation, or just plain lying. They will try to “outsit” you. Once they are in your home, the belief is you will need to buy something just to get them out of the house. Typical items include vacuum cleaners, water and air purifier systems, home alarms or meat freezer orders.



## TAKE EXTRA CARE....

- Don't ever feel you need to let people into your home
- Ask if they are licenced to sell products door-to-door
- Is the business local?
- Do your research on the product or service - check with the Better Business Bureau.
- Compare prices, quality and warranties.
- Make sure you get a contract that is fully itemized

All direct sales contracts MUST include:

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

- When you receive a knock from a door-to-door sales person of any kind ask the following questions:
  - Do you have a licence?
  - How long does the contract last and is there a penalty for cancelling?
  - What charges are included in the rate?
  - Are there any additional charges?
  - What happens if I move?
  - Does the job require a permit?
- Always get other quotes
- Never give cash deposits, do not pay for work until it is done
- Check out the company with:

Ministry of Government and Consumer Services at:  
1-844-286-8404 If you want to cancel the contract, please refer to page 20.



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**FRAUD, SCAMS AND THEFTS**

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# FRAUDS, SCAMS AND THEFTS

## ROMANCE SCAMS:

Fraudsters steal photos and use dating sites and social media sites to meet potential victims and lure them into sending money for a variety of reasons. These fraudsters are willing to invest time into developing a relationship over an extended period of time. The fraudster gains the victims trust quickly, and may send small gifts to profess their love. The higher the level of trust gained by the scammer, results in more money being lost by the victim. While the fraudster is likely in another country, they will often say they are local and either are working out of country and trying to get home, or on some sort of mission to attain money from a deceased relative. The fraudster will advise that they need money to release pensions, gold from a deceased family member or a variety of other reasons. As the relationship develops they may request money for medical expenses, bail from jail, travel costs or anything else that may arise as they are attempting to attend and visit the victim.

### TAKE EXTRA CARE....

Be wary of people you have only met online that want to develop quick relationships or when somebody you have never met professes their love for you quickly. Never send money to a person you have not met in person. Be cautious if somebody tells you they are from your town but are currently overseas. This allows them to come up with numerous reasons for requesting money and not having to meet you in person.

## TECHNOLOGY SCAMS:

### SOFTWARE SCAMS

You may receive a phone call or a computer “pop-up” requesting you to contact the number listed. The fraudster claims to be from a reputable computer company advising that your computer has a virus that needs to be addressed immediately. They will try to sell you overpriced and worthless anti-virus protection. Others will send you fake links that will direct you to a site that mimics a well-known computer company, resulting in them gaining remote access to your computer. They will also request you visit your online banking account. The callers are very tenacious and friendly until you question them. Then they often become aggressive over the phone.

### TAKE EXTRA CARE....

Computer companies typically do not call people out of the blue to tell them something is wrong with their computer unless YOU have initiated contact with them. If you are not sure, hang up and contact the company yourself. If you are having issues with your computer seek out a computer repair service yourself.

### TEXT MESSAGE SCAMS

You may receive a phone call or a “pop-up” on your device. It may request the victim to become a secret shopper or could claim to be from your bank indicating your bank card was recently used asking you to confirm your account numbers and passwords with a link provided. They will often provide you an internet link to visit which will mimic the real business’ website.

### TAKE EXTRA CARE....

Do not respond to texts if you are unaware of the sender. If it is important they will call you. If it is from your bank, use the number listed on the back side of your credit/debit card to make an inquiry.



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**FRAUD, SCAMS AND THEFTS**

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REMEMBER, YOU ARE IN CONTROL, IF YOU DO NOT WISH TO BUY SOMETHING, SIMPLY SAY NO

# FRAUDS, SCAMS AND THEFTS

## TECHNOLOGY SCAMS (Cont'd):

### PHISHING EMAILS SCAMS

Phishing is also called "brand spoofing." They are emails and websites that are replicas of legitimate businesses. They are used in many different ways; however their basic premise is always the same - to trick the victim into submitting personal information to commit fraud. These may also come in the form of a text message.

#### TAKE EXTRA CARE....

Do not reply to any email requesting personal information. Look for grammar and spelling errors in the emails or websites. Contact your financial institution by using the phone number listed on your debit/credit card if you are in doubt. Be wary if the request is addressed generically and has urgency to it. The bank will already have your personal information. You should never need to provide it.

## THEFTS BY DECEPTION OR DISTRACTION:

### JEWELLERY DISTRACTION

A man or woman approaches the victim, often in the summer months when more jewellery can be seen. The thief offers to sell gold necklaces (fake) jewellery to the victim and will often place the jewellery items on the victim. The thief may also approach the victim commenting on how beautiful their jewellery is and becomes very hands on with the victim. During the conversation the thief has removed the victim's real gold jewellery replacing it with fake gold jewellery. Often the victim is unaware their jewellery has been removed until returning home.

#### TAKE EXTRA CARE....

Do not let people you do not know into your personal space. If somebody is persistent after you have asked them to stop, yell "get away from me." Thieves do not want attention drawn to them. Keep an inventory of all valuable jewellery.

## DOOR-TO-DOOR DECEPTIONS

Two people will come to your door claiming to be from a local utility company. They may state they are doing routine checks in the area and need to see your meter, furnace, or fuse box (often something kept in your basement). While both are inside your home, one will accompany you to where the meter is and the other person, while left alone will search your home for valuables, medications or personal information.

#### TAKE EXTRA CARE....

Always keep your home locked. If somebody comes to your home claiming to be from a company, let them wait until you contact the company to verify. Utility companies typically will mail or phone you with notice that they will have workers in your area and provide dates. If you have concerns, call the police.

## GROCERY STORE DISTRACTIONS

While at the grocery store, a stranger approaches you and asks for your assistance reading a label or may ask what ingredients you would recommend. While having conversation with this person, another individual takes your purse from your cart.

#### TAKE EXTRA CARE....

Be extra cautious when strangers approach you. Never leave your purse in your shopping cart, or always keep a hand on it. Keep an inventory of the contents of your purse. Do not carry large sums of money.



**Be Aware - Take Care**

**FRAUD, SCAMS AND THEFTS**

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IF YOU SUSPECT SOMEBODY IS BEING ABUSED, REPORT IT - CRIME STOPPERS - 1 800-222-TIPS



# FRAUD, SCAMS AND THEFTS

## FRAUD PREVENTION TIPS

- “Buyer Beware” and “You do not get something for nothing” – two of the most used phrases in the world of fraud
- Do not rush into any agreements that involve your property or money.
  - **TAKE YOUR TIME** and **ASK QUESTIONS**
- There are no such things as “Get rich” schemes – If it sounds too good to be true, it probably is!
- Be careful when signing contracts. 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**.
- Never turn over large amounts of cash to anyone no matter how good the deal sounds or urgent the matter
- Report suspicious offers to the police immediately, before the suspect finds other victims. Take a mental note of what the suspect looks like, what they sound like, the phone number they called from and other details from the conversation if possible.
- Never give out any personal information, bank or credit card numbers over the telephone or internet unless you have initiated the call
- Be suspicious and cautious when you receive unexpected phone calls, text messages or emails that request your information



- Never “wire” money to a person you have never met
- Do not send cash through the mail or by courier

## RESOURCE NUMBERS

Better Business Bureau.....	1-800-459-8875
Ministry of Government and Consumer Services.....	1-844-286-8404
Ontario Energy Board.....	1-800-632-2727
Consumer Protection Ontario.....	1-800-889-9768
Canadian Anti-Fraud Revenue Canada Charities Division.....	1-800-267-2384
City of Hamilton – Building Inspections.....	905-546-3950
City of Hamilton – Trade Licence Office .....	905-521-7784
Hamilton Police Service .....	905-546-4925
Crime Stoppers.....	1-800-222-8477



**Be Aware - Take Care**

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REMEMBER, YOU ARE IN CONTROL, IF YOU DO NOT WISH TO BUY SOMETHING, 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. NO QUESTIONS ASKED. You must be able to prove that the letter was received, so send it by registered mail or fax or email.

## For further Information Call:

The Ministry of Government and Consumer Services at 1-844-286-8404 or visit Consumer Protection Ontario at: <https://www.ontario.ca/page/your-rights-under-consumer-protection-act>

## SAMPLE LETTER TO CANCEL A CONTRACT

<b>Your name and address</b>	→	A. Consumer Consumer's Street Address City/Town, Ontario Postal Code
<b>Date</b>	→	May 10, 201X
<b>Company name and address</b>	→	A. Company Company's Street Address City/Town, Ontario Postal Code
<b>Date of the contract</b>	→	Dear Sir/Madam:
<b>As much detail as possible (model or other identifying number that might apply)</b>	→	Last week, on May 5th, I signed a contract in my home to buy a new vacuum cleaner, model xyz, at a price of \$2,000. Today, I want to cancel that agreement.
<b>Your request</b>	→	I hereby exercise my right to cancel the agreement under the 10-day cooling off provisions of the Consumer Protection Act, 2002 and ask that my \$500 deposit be returned to me within 15 days, as required by law.
<b>Provide contact information</b>	→	I look forward to your prompt reply. You can contact me, if necessary, at my home telephone number at 905-555-1212 or my daytime number of 416-555-1212.
<b>Sign the letter</b>	→	Yours truly, <i>A. Consumer</i> A. Consumer
<b>Send the letter by registered mail, fax or courier</b>		



# POWER OF ATTORNEY

Many people believe that when they become sick or have an accident their family automatically will be able to make decisions regarding their finances or health care. This is not necessarily true, as legal authority is often required to make these decisions. One way to protect yourself is through the use of a Power of Attorney. This empowers a person or persons of your choice to act on your behalf for financial or personal care decisions at a time in your life when you are not able.

Speak with a reputable legal representative about your options for your Power of Attorney, as there are many different options available to you. Be sure to understand ALL information being put into your Power of Attorney. If there are things that you do not understand, ask to have them explained PRIOR to signing the document.

## 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 or physically incapable of making the decisions yourself.

## Power of Attorney for Property

A Power of Attorney for Property allows your Attorney to make decisions about your property and usually comes into effect the day it is signed unless there is an “activation clause.” They continue to go on acting for you if you become mental or physically incapable of managing your property. The most recently signed Power of Attorney is taken as valid revoking any prior Power of Attorney’s signed. Keep your financial institution apprised of any changes that are made to protect your accounts.

Property or financial dealings, such as banking, signing cheques, buying or selling real estate and buying consumer goods required for you, are a few of the decisions that can be made by a Power of Attorney.

The person appointed must keep an accurate account of all money transactions that can be requested at any time by any person.

Just because a person is your Power of Attorney this does not require them to be “joint” on your bank account. A joint account legally belongs to

both parties regardless of who is depositing the money. Have your bank add them as a Power of Attorney to your account. This gives them access to assist but not ownership rights to the account

## MENTALLY INCAPABLE

This term means different things in different situations. The thresholds to make certain decisions are different. The decision to stay at home is different than the ability to make sound financial decisions. To be legally incapable, a Capacity Assessor appointed by the Attorney General needs to conduct an assessment of capacity.

## LIVING WILL

A Living Will is a document where you write down what you want to happen if you become ill and cannot express your wishes about treatment. A Proxy Directive is a term used to refer to a document that combines a Power of Attorney and a living will.

Power of Attorney and Living Will are NOT the same. A Living Will may be written into a Power of Attorney. The Living Will is your wishes for care and does not need to appoint any specific person to carry them out.

A Living Will is also NOT the same as a Last Will and Testament. A Living Will refers to decisions while you are alive, the Last Will and Testament are decisions of distribution of your property and only take effect after your death.





# POWER OF ATTORNEY

## TAKE EXTRA CARE....

- The law does not require you to have a Power of Attorney; however, it is recommended, if you have a person you trust. This power may be given to the Public Guardian and Trustee if you do not have a suitable person to appoint
- If you do not appoint a Power of Attorney, a family member has the right to make your care decisions and may apply to be your “guardian” for financial decisions
- If there are more than one Power of Attorney, only the most recently signed document is valid. If you intend to have more than one person appointed this must be written into one document
- A Power of Attorney must be signed by TWO witnesses. If the document was drafted prior to 1995, it is valid with only ONE witness. There are limitations who your witness can be
- When deciding who to appoint as your Power of Attorney consider whether the person is willing to take on this job, if required. It can be difficult with a high level of expectation. Consider if they are trustworthy, responsible and good at handling finances. Also consider if they are mentally able to handle the tasks that are required
- You are able to appoint multiple people as your Power of Attorney. They can make decisions jointly or jointly and severally. Jointly means all must agree to decisions being made. Jointly and severally means that one of the individuals named can make decisions independently without consultation with the others named
- For additional information visit: <https://www.attorneygeneral.jus.gov.on.ca>



# LOST/STOLEN WALLET INFORMATION

ALL lost/stolen IDENTIFICATION should be reported to police at 905-546-4925.

ALL lost/stolen CREDIT CARDS should be reported to the Credit Card Company to cancel the card immediately.

ALL lost/stolen BANK CARDS should be reported to the BANK to cancel the card and ask for a replacement. CHANGE YOUR PIN!

## RESOURCE NUMBERS for cancelling or replacing cards

C.I.B.C .....	1-800-663-4575
Citi Bank .....	1-800-950-5114
National Bank of Canada .....	1-800-361-0070
Royal Bank.....	1-800-769-2511
Scotiabank .....	1-800-472-6842
TD Canada Trust .....	1-800-983-8472
Bank of Montreal .....	1-844-837-9228
HSBC .....	1-866-406-4722
First Ontario Credit Union .....	1-800-616-8878
Momentum Credit Union .....	1-888-956-6636
HMECU Credit Union .....	905-520-1146
Meridian Credit Union .....	1-855-341-4643
Birth (Marriage or Death) Certificate .....	1-800-267-8097
Ontario Health Card .....	1-800-376-5197
Social Insurance Card .....	1-800-206-7218
Old Age Security Card .....	1-800-277-9914
Ontario Driver's Licence .....	1-800-387-3445
Vehicle Licence Plates .....	1-800-387-3445
Canadian Passport .....	1-800-567-6868
Canadian Citizenship Card .....	1-888-242-2100

## WALLET CONTENTS

Make a list of the contents of your wallet.

Write down each item and the # for your reference. Keep this list in a safe, secure place.

ITEM	NUMBER	ITEM	NUMBER



**Be Aware - Take Care**

**LOST/STOLEN WALLET INFORMATION**

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REMEMBER, YOU ARE IN CONTROL, IF YOU DO NOT WISH TO BUY SOMETHING, SIMPLY SAY NO

# SENIOR SUPPORT OFFICERS

The Senior Support Officer in your area deals with issues, concerns and challenges that affect our seniors' community with respect to the law through:

## CO-OPERATION

with community services and other agencies to address seniors' quality of life concerns

## EDUCATION

developing and delivering programs on seniors' safety and security

## INVESTIGATION

and assisting in investigation of abuse and neglect of seniors

## EDUCATION AND COMMUNITY PRESENTATIONS AVAILABLE UP ON REQUEST

### EDUCATION PRESENTATIONS TO:

- Seniors Groups
- Community Organizations
- Service Clubs
- Service Providers
- Caregivers Support
- Religion Groups

### TOPICS INCLUDE:

- Abuse against seniors
- Frauds and Scams
- Power of Attorney
- Safety and Security
- Bullying
- Others available upon request



**Be Aware - Take Care**

**SENIOR SUPPORT OFFICERS**

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IF YOU SUSPECT SOMEBODY IS BEING ABUSED, REPORT IT - CRIME STOPPERS - 1 800-222-TIPS



# COMMUNITY RESOURCES

## EMERGENCY SERVICES - 911

COAST .....	905-972-8338
Suicide Crisis Line .....	905-522-1477
Seniors Safety Line.....	1866-299-1011

## COMMUNITY INFORMATION SERVICES

Ancaster Community Information Services .....	905-648-6675
Dundas Community Services.....	905-627-5461
Flamborough Information Services .....	905-689-7880
Glanbrook Community Services .....	905-692-3464
Information Hamilton .....	905-528-8127
Seniors Advisory Committee .....	905-546-2424 ext 6419

## SENIORS RECREATION/DROP IN CENTRES

Ancaster Senior Achievement Centre .....	905-546-2999
Dundas Rotary Cattel Seniors Centre .....	905-546-2424 ext 2260
First Place Seniors Community Centre .....	905-525-9800
Heritage Green Seniors Centre .....	905-973-3511
Rosedale Seniors.....	905-540-5320
Roxborough Senior Centre .....	905-523-5546 ext242
Sackville Hill Seniors Recreation Centre .....	905-546-2541
St. Matthews Seniors Home2Stay Program .....	905-523-5546
Stoney Creek "Club 60" .....	905-664-6110
Warden Park Seniors .....	905-546-4256
Winona Senior Citizens Centre .....	905-643-4563
YWCA MacNab St. – Senior Active Living Centre .....	905-529-7727
YWCA Ottawa St. – Senior Active Living Centre.....	905-522-9922 ext 31

## SENIORS ADULT DAY PROGRAM

Kiwanis Adult Day Program .....	905-549-2815
Macassa Lodge Seniors Day Program .....	905-546-2800 ext 1627
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 .....	905-529-1613 ext 305
St. Joseph's Villa Day Centre .....	905-627-3541
St. Peter's Day Centre .....	905-549-6525
VON Adult Day Program .....	905-393-7887



**Be Aware - Take Care**

**COMMUNITY RESOURCES**

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# COMMUNITY RESOURCES

## SUPPORT SERVICES

AbleLiving .....	905-527-7949
Access to Housing.....	905-524-2228
Alcohol, Drug and Gambling Services .....	905-546-3606
Alzheimer's Society of Hamilton and Halton .....	905-529-7030
Ambulance – Non Emergency .....	905-540-5782
Barrett Centre .....	905-577-1166
Canadian Red Cross – Hamilton .....	905-522-8485
Catholic Family Services – Seniors Case Managers .....	905-527-3823
Home and Community Care LHIN (Formerly CCAC) .....	905-523-8600
City of Hamilton Special Supports Program .....	905-546-2476
Contact Hamilton .....	905-570-8888
DISH Disability Information Service Helpline .....	905-546-3475
Family Services of Hamilton .....	905-523-5640
Flamborough Women's Resource Centre Rural Support Program .....	289-895-8580
Francophone Community Health Centre.....	905-524-2244
Hamilton Academy of Dentistry .....	905-527-8394
Hamilton Academy of Medicine .....	905-528-1611
Hamilton Cultural Interpreting Services .....	905-528-9515
Hamilton Police Services – Non Emergency .....	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 .....	1-800-561-0396
Ontario Disability Support Program .....	905-521-7280
Landlord and Tenant Board .....	1-888-332-3234
St. Joseph's Immigrant Women's Centre .....	905-529-5209
St. Matthews House – Seniors Home2Stay Program.....	905-523-5546
Salvation Army.....	905-521-1660
SEN Community Health Centre .....	905-522-6887
Sexual Assault Centre (SACHA).....	905-525-4162
Sexual Assault Domestic Violence Care Centre .....	905-521-2100 ext 73557
Social and Public Health Services.....	905-546-2424
Stoney Creek Seniors outreach Services.....	905-643-1919
Trauma Prevention Council .....	905-528-7149
Veteran's Affairs .....	1-866-522-2122
VON Hamilton .....	905-529-0700
Wesley Urban Ministries .....	905-528-5629



**Be Aware - Take Care**

**COMMUNITY RESOURCES 26**

IF YOU SUSPECT SOMEBODY IS BEING ABUSED, REPORT IT - CRIME STOPPERS - 1 800-222-TIPS

# COMMUNITY RESOURCES

## LEGAL SERVICES

Hamilton Police Seniors Support .....	905-546-4925
ACE Advocacy Centre for Elderly .....	1-416-598-2656
ARCH Advocacy Resources Centre for the Handicapped .....	1-416-482-8255
CLEO Community Legal Education Ontario .....	1-416-408-4420
Legal Aid Ontario.....	905-528-0134
Mental Health Rights Coalition.....	905-545-2525
Office of the Public Guardian and Trustee (Hamilton) .....	905-546-8300
OP&T Urgent Investigations (Intake).....	1-800-518-7901
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 Services .....	905-529-8483
Crown Attorney Office .....	905-645-5262
Ontario Court of Justice .....	905-645-5252
Victim/Witness Assistance Program .....	905-546-5272
Victim Services .....	905-546-4904

## HOSPITALS

Hamilton General Hospital.....	905-521-2100
Juravinski Hospital .....	905-521-2100
McMaster Children's Hospital .....	905-521-2100
St. Joseph's Centre for Ambulatory Care - East End .....	905-573-4810
St. Joseph's Health Care .....	905-522-1155
St. Peter's Hospital .....	905-777-3837

## SHELTERS (WOMEN)

Inasmuch (Mission Services) .....	905-528-4212
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 (Good Shepherd).....	905-540-8000
Native Women's Centre .....	905-522-1501





# COMMUNITY RESOURCES

## SHELTERS (MEN)

Good Shepherd.....	905-528-9109
Mission Services .....	905-528-7635
Salvation Army .....	905-527-1444
St. Leonard.....	905-572-1150
St. Matthew's.....	905-523-5546

## TELEPHONE SUPPORT

VON Tele-Touch (Seniors) .....	905-522-0053
Welcome in - Seniors Program .....	905-525-5824
Telehealth.....	1-866-797-0000

## CAREGIVER EDUCATION & SUPPORT

VON (BRIC) Caregiver Education and Support Group .....	905-523-1055 ext 408
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**Be Aware - Take Care**

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IF YOU SUSPECT SOMEBODY IS BEING ABUSED, REPORT IT - CRIME STOPPERS - 1 800-222-TIPS

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