

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.

CONTENTS

Frauds, Scams and Thefts	Page 2–9
How to Cancel a Contract	Page 10
Fraud Resource Numbers	Page 11
Lost / Stolen Wallet Information	Page 12
When you need help: Community Resources	Page 13–17
Power of Attorney	Page 18
Abuse and Neglect	Page 19–22
Safety in your Home or Apartment	Page 23, 24
Safety on the Street or in your Car	Page 25, 26
Hamilton Police Service – Crimes Against Seniors Unit....	Page 27
Seniors’ Support Officer	Page 28

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 / Newspaper Marketing
- Bank related Scams,
- Thefts by Deception / Distraction

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

TELEMARKETING

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, customs or delivery 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 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 Canada Revenue Agency - Charities Division (1 800 – 267 – 2384) to ensure that the charity is registered. Legitimate charities are frequently listed in the telephone book. If you would like to donate, arrange to have your contribution mailed to them directly.

3. Phone Surveys

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

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

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.

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DIRECT MARKETING

Direct marketing fraud usually occurs when the con artist appears at your door 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.

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: 1 800-889-9768
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 those cards in the mail and it will more than likely indicate that you are a winner. You will be instructed to call a 1-900 number to claim your prize that will result in a significant phone bill, as 1-900 numbers have attached user fees.

3. Work at Home Scam

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

4. E-mails.

You receive an e-mail offering an item or service for free. By responding, it verifies your e-mail address thus causing you to receive spam or junk mail. As well, a trojan or a keylogger maybe activated which may collect and/or use personal and private information from your computer. This is commonly known as “Phishing”. You should **DELETE** all e-mails from senders that you are not familiar with.

Take extra Care ...

See these advertisements for the cons that they are. No matter how appealing these offers may sound, trust your good judgement, use your common sense and let these “opportunities” slip into the garbage. (Never give out your personal information or credit card number to unsolicited callers.)

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. 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.

2. Automated Teller Machine (ATM) Credit Card Readers.

While using an ATM, false parts may have been installed on the machine by criminals making it capable of reading your card and PIN. This may result in the fraudulent use of your card at a later date. Report any suspicious machines to the Police.

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.
- Review your bank statement regularly.
- Cover your PIN when keying it in.

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 may attend your home asking for directions, a glass of water or change a \$50.00 or \$100.00 dollar bill into smaller cash denominations. Their goal is to enter your home, while you are distracted, to steal your purse, wallet or other valuables.

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.

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.

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

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.

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.

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 at1-800-889-9768

SAMPLE LETTER

YOUR NAME
AND ADDRESS

A. CONSUMER
123 Buyer's Lane
Somewhere, Ontario
Postal Code

DATE December 2nd, 2004

COMPANY A. COMPANY
NAME 123 Seller's Street
AND Anywhere, Ontario
ADDRESS Postal Code

Dear Sir / Madam

DATE OF On December 1st, 2004, I signed a contract in my home to purchase a
CONTRACT new vacuum cleaner or an air cleaner, model XYZ at a price of \$2,000.00.
Today, I realize that I want to cancel the contract.

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

SIGN THE Yours truly,
LETTER A. CONSUMER

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 email) 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:

Better Business Bureau (905) 526 – 1111
City of Hamilton – Building Inspections (905) 546 – 3950
City of Hamilton – Trade Licence Office (905) 546 – 4697
Hamilton Police Service (905) 546 – 4925
Crime Stoppers (905) 522 – 8477

Ministry of Consumer & Business Services 1 800 – 889 – 9768
Canada Revenue Agency - Charities Division 1 800 – 267 – 2384
Ontario Energy Board 1 877 – 632 – 2727
Phonebusters 1 888 – 495 – 8501
Canadian Marketing Association 1 (416) – 391– 2362

Take Extra CareTo protect and secure your Credit Rating Status check it on a yearly basis.

Equifax www.equifax.ca 1-800-465-7166

Transunion www.tuc.ca 1-866-525-0262 or 905-5525-0262

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LOST / STOLEN WALLET INFORMATION

All Lost / Stolen Identification should be reported to the Police at (905) 546 – 4925.
All Lost / Stolen Credit Cards – Notify your Credit Card company to cancel the card.
All Lost / Stolen Bank Cards – Notify your bank to cancel the card and to ask for a replacement card. Be sure to change your PIN number.

Birth (Marriage or Death) Certificate..... Office of the Registrar	Info (905) 521 – 7561 119 King St. W., 4th Floor, Hamilton
OHIP (Ontario Health Card) Ministry of Health & Long Term Care	Info (905) 521 – 7100 119 King St. W., 10th Floor, Hamilton
SIN (Social Insurance Card) Human Resources Centre Hamilton	Info (905) 572 – 2211 31 King St. E., (Old Woolworth's),
Old Age Security Card Human Resources Centre Hamilton	Info (800) 277 – 9914 31 King St. E., (Old Woolworth's),
Ontario Driver's Licence Ministry of Transportation	Info (905) 561 – 7822 370 Kenora Ave. N., Hamilton
Vehicle Licence Plates Ministry of Transportation	Info (905) 561 – 5926 370 Kenora Ave. N., Hamilton
Canadian Passport Standard Life Building	Info (800) 567 – 6868 120 King St. W., Suite 330, Hamilton
Canadian Citizenship Card Citizenship & Immigration Hamilton	Info (888) 242 – 2100 2 King St. W., Phase 4, Level 2,

Cancelling or Replacing Bank or Credit Cards:

C.I.B.C.	(800) 663 – 4575
City Bank	(800) 265 – 9720
National Bank of Canada	(800) 361 – 0070
Royal Bank	(800) 263 – 1811
Scotiabank	(800) 387 – 6508
Toronto Dominion GM Visa	(800) 461 – 3279
Toronto Dominion Visa	(800) 983 – 8472
Canadian Tire	(800) 461 – 2800
Sears	(800) 265 – 3675
The Bay	(877) 618 – 8320

Stay Organized ... Stay in Control.

COMMUNITY RESOURCES

EMERGENCY SERVICES ... 911

COAST.....	(905) 972-8118
Suicide Crisis Line	(905) 522 – 1477

COMMUNITY INFORMATION SERVICES

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

SENIORS RECREATION / DROP IN CENTRES

Ancaster Senior Achievement Centre	(905) 648 – 3466
First Place Seniors Community Centre	(905) 525 – 9800
Heritage Green Seniors Centre	(905) 573 – 3511
Main Hess Seniors Centre	(905) 546 – 4964
Roxborough Senior Centre	(905) 545 – 9955
Sackville Hill Seniors Recreation Centre	(905) 546 – 2541
St. Matthews Seniors Home Support Program	(905) 523 – 5546
Winona Senior Citizen's Centre	(905) 643 – 4563
YWCA McNab St. - Senior Active Living Centre	(905) 529 – 7727
YWCA Ottawa St. - Senior Active Living Centre	(905) 545 – 9099

SENIORS ADULT DAY PROGRAM

Kiwanis Adult Day Program	(905) 549 – 4023
Macassa Lodge Senior Day Program.....	(905) 546 – 2800
Seniors Activation Maintenance Program Ham. Central...	(905) 525 – 5632
Seniors Activation Maintenance Program Ham. East	(905) 544 – 4550
Seniors Activation Maintenance Program Flamborough...	(905) 689 – 5244
Shalom Village Day Centre	(905) 528 – 5377
St. Joseph's Villa Day Centre	(905) 627 – 3541
St. Peter's Day Centre	(905) 549 – 6525
VON Adult Day Program	(905) 523 – 1055

This list is not intended to be exclusive. Please consult your telephone directory or call Community Information Service (905)528-0104 for additional contacts.

COMMUNITY RESOURCES

SUPPORT SERVICES

Alcohol, Drug and Gambling Services	(905)	546 – 3606
Alzheimer Society of Hamilton and Halton	(905)	529 – 7030
Ambulance – Non Emergency (Special Lift Services)...	(905)	574 – 1414
Canadian Red Cross Flamborough	(905)	689 – 0732
Canadian Red Cross Hamilton	(905)	522 – 8485
Catholic Family Services – Seniors Case Managers	(905)	527 – 3823
CCAC Community Care Access Centre	(905)	523 – 8600
CHAN Community Housing Access Network	(905)	548 – 5417
City Of Hamilton–Seniors & Persons with Special Needs...	(905)	546 – 2541
Contact Hamilton	(905)	570 – 8888
Cultural Interpreting Service (YWCA x 130).....	(905)	522 – 9922
D.I.S.H. Disability Information Service Helpline	(905)	546 – 3474
Family Services of Hamilton Wentworth	(905)	523 – 5640
Francophone Community Health Centre	(905)	528 – 0163
Hamilton Academy of Dentistry	(905)	527 – 8294
Hamilton Academy of Medicine	(905)	528 – 1611
Hamilton Police Service	(905)	546 – 4925
Hamilton Regional Indian Centre	(905)	548 – 9593
Hamilton/Burlington SPCA	(905)	574 – 7722
Housing Help Centre	(905)	526 – 8100
Income Security Program	(800)	277 – 9914
Ontario Disability Support Program	(905)	521 – 7280
Ontario Rental Housing Tribunal	(888)	332 – 3234
St. Joseph’s Immigrant Women’s Centre	(905)	529 – 5209
St. Matthew’s House – Seniors Home Support Program	(905)	523 – 5546
Salvation Army	(905)	521 – 1660
SEN Community Health Centre	(905)	522 – 6887
Sexual Assault Crisis Line	(905)	525 – 4162
Sexual Assault Domestic Violence Centre	(905)	521 – 2100
SISO Settlement & Integration Services Organization....	(905)	667 – 7487
Social and Public Health Services	(905)	546 – 3550
Stoney Creek Seniors Outreach Services	(905)	664 – 3393
Trauma Prevention Council	(905)	528 – 8300
Veteran’s Affairs	1-866-522-2122	
Volunteer Centre	(905)	523 – 4444
VON Hamilton	(905)	529 – 0700

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COMMUNITY RESOURCES

LEGAL SERVICES

Hamilton Police Service	(905)	546 – 4925	
ACE ... Advocacy Centre for the Elderly	(416)	598 – 2656	
ARCH .. Advocacy Resource Centre for the Handicapped	(866)	482 – 2724	
Legal Aid Ontario	(905)	528 – 0134	
Mental Health Rights Coalition	(905)	545 – 2525	
Office of the Public Guardian and Trustee, Hamilton.....	(905)	546 – 8300	
OPG & T Urgent Investigations (Intake)	(800)	366 – 0335	
Dundurn Community Legal Services	(905)	527 – 4572	
Hamilton Mountain Legal and Community Services	(905)	575 – 9590	
McQuesten Legal and Community Services	(905)	545 – 0442	
North End Information Service	(905)	529 – 8483	
Ontario Court of Justice	(905)	645 – 5300	
Victim / Witness Program	(905)	645 – 5272	
Justice of the Peace	(905)	645 – 5252	
Crown Attorney	(905)	645 – 5262	

HOSPITALS

Chedoke	(905)	521 – 2100	
Chedoke Seniors' Health Intake.....	(905)	521 – 4995	
Henderson General Hospital	(905)	389 – 4411	
Hamilton General Hospital	(905)	527 – 0271	
McMaster Medical Centre	(905)	521 – 2100	
St. Joseph's Centre for Ambulatory Health Care	(905)	573 – 7777	
St. Joseph's Health Care.....	(905)	522 – 4941	
St. Peter's Hospital	(905)	549 – 6525	

SHELTERS (WOMEN)

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

SHELTERS (MEN)

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

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COMMUNITY RESOURCES

TELEPHONE SUPPORT

Distress Centre	(905)	525 – 8611
Tele – Touch (Seniors)	(905)	522 – 9567
Welcome Inn – Seniors Program	(905)	525 – 5824

CAREGIVER EDUCATION & SUPPORT

CaReS - Caregiver Respite & Support Project (x 5102)..	(905)	522 – 1155
VON (BRIC) Caregiver Education & Support Group	(905)	523 – 1055
Family Caregiver Connection	(905)	575 – 8916
Glanbrook Home Support Program	(905)	692 – 3464
Alzheimer Society of Hamilton and Halton	(905)	529 – 7030

FRIENDLY VISITING SERVICES

Family Services	(905)	523 – 5640
St. Joe’s Home Care.....	(905)	528 - 2273
Visiting Library Service	(905)	546 – 3222
VON Volunteer Visiting	(905)	522 – 0053
Welcome Inn – Seniors Program	(905)	525 – 5824

MEALS ON WHEELS / WHEELS TO MEALS

Ancaster	(905)	648 – 6675
Dundas	(905)	628 – 0306
Flamborough	(905)	689 – 0732
Glanbrook	(905)	692 – 3464
Hamilton	(905)	522 – 1022
Stoney Creek	(905)	522 – 1022

TRANSPORTATION

Accessible Transportation Services (Taxi Scrip / Darts) (905)	528 – 4200
Once approved for DARTS, for bookings call	(905) 529 – 1212
Ancaster Volunteer Driver Program	(905) 648 – 6675
Canadian Cancer Society	(905) 575 – 9220
Canadian Red Cross ... Dundas	(905) 628 – 2552
Canadian Red Cross ... Flamborough	(905) 689 – 0732
Canadian Red Cross ... Hamilton	(905) 522 – 8485
Disabled Parking Permit	(905) 561 – 5926
Dundas Community Services	(905) 627 – 5461
Glanbrook Home Support Program	(905) 692 – 3464
Hamilton Street Railway	(905) 527 – 4441
SEN Community Health	(905) 522 – 6887
VON Volunteer Drivers	(905) 522 – 0053

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COMMUNITY RESOURCES**LONG TERM CARE FACILITIES**

Alexander Place	(905)	689 – 2662
Arbour Creek	(905)	662 - 5033
Blackadar Continuing Care	(905)	627 – 5465
Clarion Nursing Home	(905)	664 – 2281
Extencicare	(905)	318 – 4472
Grace Villa	(905)	387 – 4812
Hamilton Continuing Care	(905)	527 – 1482
Heritage Green Nursing Home	(905)	573 – 7177
Idlewyld Manor	(905)	574 – 2000
Macassa Lodge	(905)	546 – 2800
Parkview Nursing Home	(905)	525 – 5903
Pine Villa Nursing Home	(905)	662 – 5033
Queen’s Garden	(905)	972 – 8889
Ridgeview	(905)	561 – 3332
Shalom Village Nursing Home	(905)	529 – 1613
St. Joseph’s Villa	(905)	627 – 3541
St. Olga’s Lifecare Centre	(905)	522 – 8572
St. Peter’s At Chedoke.....	(905)	777 - 3837
Stoney Creek Lifecare	(905)	643 – 1085
The Meadows	(905)	304 – 1993
The Wellington Nursing Home	(905)	385 – 2111
The Willowgrove.....	(905)	304 - 6781
Townsvie Lifecare Centre	(905)	523 – 6427
Versa – Care Center	(905)	523 – 7134
Victoria Gardens	(905)	527 – 9111
Village of Wentworth Heights	(905)	575 – 4735
Wentworth Lodge	(905)	628 – 6359
Community Care Access Centre	(905)	523 – 8600
Ministry of Health and Long Term Care	(905)	546 – 8294
Ontario Long Term Care Association	(905)	470 – 8995

OTHER

Council Against Abuse of Older Persons ... (Chair)	(905)	527 – 3823
CARP Canadian Association for the Fifty Plus	(416)	363 – 8748
CARP Hamilton Office	(905)	561 – 3064
CLEO Community Legal Education Ontario	(416)	408 – 4420
CLEO Website		www.cleo.on.ca
National Advisory Council on Aging	(613)	957 – 1968
Ombudsman Ontario	(800)	263 – 1830
Ontario Human Rights Commission	(800)	387 – 9080
Ontario Residential Care Association	(800)	361 – 7254
Ontario Seniors Secretariat ... Seniors Info Line	(888)	910 – 1999
OWN Older Women’s Network (Chair x 4298)	(905)	522 – 1155
United Senior Citizens of Ontario	(905)	308 – 8225

This list is not intended to be exclusive. Please consult your telephone directory or call Community Information Service (905)528-0104 for additional contacts.

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 “Living Will”, 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.

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

ABUSE AND NEGLECT ALL ABUSE IS WRONG and OFTEN IT IS A CRIME

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

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

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

What are the types of abuse or neglect?

Physical

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

Financial

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

Psychological

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

Neglect

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

Self-Neglect

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

What are 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.

What can the POLICE do?

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

When calling the police you can remain anonymous. However, you may be asked for your name and phone number should more information be required. If you are still hesitant about calling and know of someone who is being abused or neglected, you can contact the Crime Stoppers tip line (905) 522 – 8477 and all of your information will remain anonymous.

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

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

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

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

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

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. Through the Operation Identification program, engravers are available at no charge from the Hamilton Police Service.

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

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

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

Take extra Care ...

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

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

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

Crime Prevention ... It’s up to YOU.

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

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

Your best defense is an alert and cautious mind.

- Take note of people 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 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 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 you 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.

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

HAMILTON POLICE SERVICE CRIMES AGAINST SENIORS UNIT AND THE SENIORS' SUPPORT OFFICE

If you suspect that you or someone you know is being abused, 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 13 – 17 in this booklet.

For emergencies, Call 911

To speak with a member of the Crimes Against Seniors Unit call (905) 540-5300.

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

CRIMES AGAINST SENIORS UNIT – (905) 540 - 5300

The Crimes Against Seniors Unit of the Hamilton Police Service is responsible for the investigations of crimes against persons that are 60 years of age and older or at risk adults, who are victimized primarily because of their age.

The Unit consists of two Detectives who, when appropriate, work closely with Community agencies and partners to insure that all reported cases of abuse, neglect, exploitation and financial theft against seniors are investigated in a timely, efficient manner.

While many matters are reported to the Hamilton Police Service, not all incidents are criminal in nature. While conducting investigations, the Crimes Against Seniors Unit follows the direction of the victimized older or vulnerable person to bring their concerns and the investigation to a satisfactory resolution.

Working in partnership with our communities to serve, Protect and Support Seniors.

SENIORS' SUPPORT OFFICE

Seniors' Support Officers are specifically 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
 - Stepping Out Safely
 - Powers of Attorneys
- Training for Professionals, Students and Volunteers on:
 - Abuse and Neglect
 - Frauds and Scams
 - Money Matter for Seniors
- Programs
 - Seniors' Police College – registration is free / enrollment is limited (8 educational sessions on various sectors of the Hamilton Police Service)
 - “Talk to a Cop” Sessions
 - Town Hall Meetings (Series of presentations at a specific location)

Working in partnership with our communities to serve, Protect and Support Seniors.