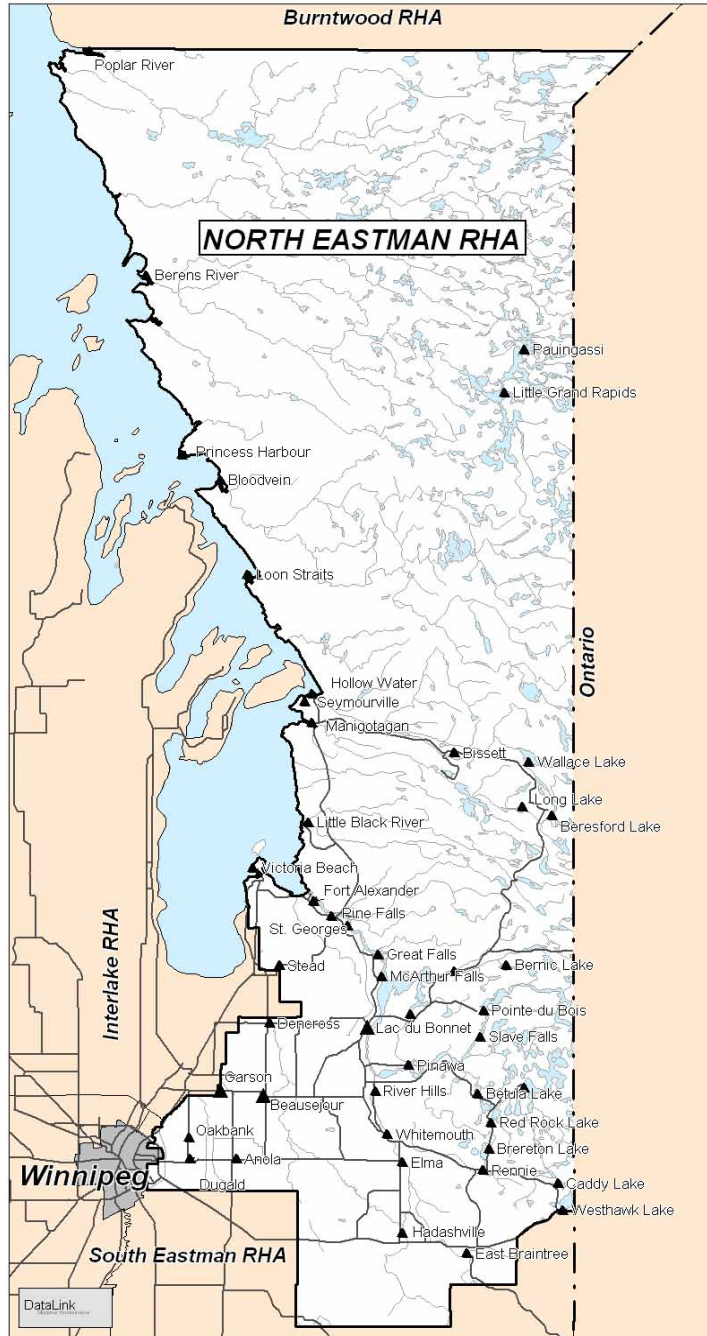


North Eastman

Senior Abuse Resource Guide



April 2010

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This guide is a component of the Manitoba government's seniors' strategy *Advancing Age: Promoting Older Manitobans*. This strategy addresses a wide range of issues, ensuring Manitoba is well positioned to respond to the current and future needs of Manitoba's aging population.

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NORTH EASTMAN SENIOR ABUSE RESOURCE GUIDE

1.0 PURPOSE OF THIS DOCUMENT

The focus of this Senior Abuse Resource Guide is to help health care providers, community agencies and other professionals recognize and effectively respond to senior abuse. It is intended for those who have contact with seniors in general.

The purpose of this Resource Guide is to:

A) Promote:

- Education and awareness about senior abuse
- Linkages between agencies related to senior abuse

B) Identify:

- the rights of individuals
- senior abuse
- signs/characteristics of the abused and the abuser
- high risks for abuser and abused
- the steps to take when abuse is identified
- the appropriate sources of help for the victim and perpetrator
- the roles of community organizations and agencies

2.0 INSTRUCTIONS FOR USE

Please use this document as a resource to guide your actions in assisting in an elder abuse situation. Feel free to photocopy any relevant information that may be helpful. For further copies of the entire document please contact the Senior Specialist at (204) 268-7420

3.0 RIGHTS OF THE INDIVIDUAL

Every individual has the right to:

Confidentiality/Privacy...

Older individuals have the right to privacy. Most agencies/organizations are governed by privacy policies or legislation that ensures confidentiality is maintained (i.e. Personal Health Information Act).

Freedom of choice...

Older individuals have the right to make decisions and live their lives as they wish provided they do not infringe on the rights or safety of others. This includes the right to refuse assistance and intervention. There may be instances where an individual's ability to make decisions is in question. These situations should be referred to the Doctor.

Safety...

Older individuals have the right to live in safety and without fear. This includes the right to be free from physical, emotional, and financial abuse as well as from neglect.

Information...

Older individuals have the right to information so that they can make well-informed decisions and choices. This includes information about their legal and civil rights, resources and the range of service options available to them to address their needs.

The Basic Necessities of Life...

Older individuals have the right to basic requirements of life: food, clothing, shelter, etc...

(Source: The Direct Services Committee, Age and Opportunity Elder Abuse Resource Centre; Age and Opportunity Elder Abuse Resource Centre Assessment Protocol December 1992; Winnipeg, Manitoba.)

4.0 DEFINITIONS, TYPES OF ABUSE AND IDENTIFYING ABUSE

4.1 DEFINITIONS AND TYPES OF SENIOR ABUSE:

Senior Abuse or the Abuse of Older Adults: **Any action or inaction by a person in a relationship of trust which jeopardizes the health or well-being of an older person.**

TYPES OF ABUSE:

1) Physical: Any act that causes physical discomfort, pain or injury

Examples of Physical Abuse may include:

- Slapping
- Shaking
- Kicking
- Throwing items at somebody
- Confining or restraining an older person

2) Sexual Abuse: Pressuring or forcing somebody to engage in sexual activity

Examples of Sexual Abuse may include:

- Verbal or suggestive behaviour
- Not respecting personal privacy
- Sexual intercourse or any unwanted sexual contact

3) Financial Abuse: The illegal or in appropriate use of another person's money or property (for more information on financial abuse please refer to section 7.0 and Appendix D for additional information on frauds and scams).

Examples of Financial Abuse may include:

- Attempting or actually persuading, tricking, or threatening the older adult out of money, property or possessions
- Attempting to or actually influencing them to change their will and/or power of attorney
- Living with the older person while not paying for a fair share of the expenses
- Misuse of an older person's money by cashing or accessing cheques or accounts without authorization
- Use of the older person's money for purposes other than intended by that individual
- Refusing to move out of the older person's home when asked
- Misuse of power of attorney

For further information on frauds and scams please refer to Appendix D.

4) Emotional Abuse: Any act (verbal or non-verbal) that causes pain or distress

Examples of emotional abuse may include:

- Threatening
- Name calling
- Humiliating
- Withholding affection
- Social isolation
- Removal of decision making rights
- Harassment
- Intimidation

5) Neglect: The failure to meet the needs of an older adult who cannot meet those needs on his/her own.

Two types of neglect:

- 1) Intentional Neglect:** The deliberate withholding of care or the necessities of life
- 2) Unintentional Neglect:** Non-malicious withholding of basic necessities and/or care because of lack of experience, information or ability

Examples of neglect may include:

- Withholding any basic needs of life (food, clothing and/or shelter) and/or medical care
- Abandonment
- Confinement
- Lack of hygiene care
- Over or under medicating

4.2 IDENTIFYING SENIOR ABUSE:

While no one characteristic or incident points to abuse or neglect of older adults, there are many signs that one must consider as potential warning signs when working with older adults. One may see one sign on a regular basis or a number of indicators, all of which require further investigation.

Possible indicators related to the health and well being of the older person:

- scratches
- cuts, lacerations
- fractures, broken bones, broken teeth
- marks, scars, bumps, bite marks, swelling
- signs of over/under medicating
- confusion
- burns
- infections
- internal injuries
- pain, tenderness
- bed sores
- sore throat
- unexplained delay in seeking treatment
- denial of, unexplained or poor explanation of obvious injury
- history of repeated incidents of unexplained accidents or injuries
- medical history does not coincide with presenting injuries
- dehydrated and/or malnourished
- has physical/mental limitations affecting ability for self-care

Possible indicators related to the profile and behaviour patterns of the older adult and abuser:

Older Adult:

- depressed, hopeless, helpless
- withdrawn
- angry
- fearful
- reluctance to speak openly
- avoids physical, verbal, eye contact with caregiver or professional
- appears ashamed
- avoidance of contact with abuser, may indicate a fear of being left alone with the alleged abuser
- low self-esteem
- anxious
- gives information reluctantly: waits for caregiver to answer
- frequent use of Emergency Department
- hesitant, inaudible, loud, rapid, slow speech
- suicidal thoughts or attempts
- crying
- complaints of insomnia
- cringing, flinching
- drug/alcohol abuse
- agitated
- difficulty sleeping or needs excessive sleep
- tearfulness
- loss of self determination
- does not make decisions
- feels guilty without cause

Abuser:

- verbally aggressive
- insulting or threatening toward older adult
- ageist
- show unusual amount of concern over older adult (too much or too little)
- speak for the older adult
- not permit older adult's involvement in making decisions
- reluctant to leave older adults alone with professional, not want victim interviewed alone
- refuse to permit hospitalization/diagnostic tests
- ignore victim's hospital admission - doesn't visit
- refuse to participate in discharge planning
- impatient with victim/staff/procedures
- appear fatigued
- respond defensively when questioned
- make excuses
- hostile, suspicious, irritable, demanding, angry and impatient
- lack remorse
- be depressed
- have erratic behaviour
- abuse substances, problem gambling
- have employment difficulties
- feel excessively burdened by caregiving role, not have good caregiving skills
- deny that caregiving has changed lifestyle in any way
- have unrealistic expectations of older person's limits and abilities
- lack understanding of aging process
- be reluctant to touch, make eye contact, face or speak directly to the victim
- ignore needs and rights of victim
- treat victim like a child or non-person
- blame victim for problems which are not within the victim's control
- be unwilling or reluctant to comply with service provider when planning for care
- isolate the victim by denying access to friends, visitors, monitoring all social interactions
- use finances
- be caregiver based only if there is a financial gain

Possible indicators related to the appearance of the older adult:

- Change in clothing such as torn, stained, soiled, bloody clothing or inappropriate for season
- Change in personal hygiene and/or appearance
- malnourished, overly thin
- no dentures
- unpleasant odor
- reduced/absent therapeutic response
- no glasses, hearing aid, cane, walker when required
- immobility, weakness

Possible indicators related to the habits of the older adult:

- used as a babysitter/house sitter
- sudden change in standard of living
- change in social habits
- sudden/unexpected change in residence or living arrangements
- seek medical attention from a variety of doctors - "doctor shopping"
- excluded from family gatherings
- not permitted to have friends, visitors, go to church or outings
- restricted access to: telephone, food, bathroom facilities, family, service providers...
- unattended, tied to chair or bed
- cancellation of or not taken to doctor/dentist/therapy
- lack of required safety features in home
- home in disrepair

Possible indicators of financial abuse:

- signed over power of attorney against own will
- forced to change will or sell house
- inadequate living environment
- unable to afford social activities
- possessions disappear such as artwork, jewellery, furs, silverware, vehicles, equipment...
- unexplained or sudden withdrawal of money from accounts
- unexplained or sudden inability to pay bills
- lack of money for food, appropriate clothing, glasses, hearing aid, walking aids, or other necessities when income appears potentially adequate
- indicates papers were signed but doesn't know what for
- rent or mortgage in arrears
- bills unpaid (particularly if paying these bills is the responsibility of the alleged abuser)
- pension cheque withheld
- refusal to spend money without consulting family

5.0 SOME FACTORS CONTRIBUTING TO THE RISK OF ABUSE:

Intergenerational family violence

- If violence is a typical pattern of family behaviour, abusers may learn to be violent by witnessing it.

Personality traits of abusers

- Studies show that abusers are more likely to have psychological or substance abuse problems than people who are not abusive. Alcohol consumption has also been associated with severe and frequent abuse.

Social Isolation

- As with other forms of family violence, some studies have shown that many abused older people have fewer social contacts than their peers who are not abused. However, it is not clear whether social isolation causes abuse or results from it – both victims and abusers may feel that isolation is necessary to keep the abuse hidden.

Ageism

- Because of the negative stereotypes and attitudes toward aging and older people, some strains of our culture can appear to dehumanize older adults. As a result, it is easier for some to abuse seniors without feeling guilt or remorse. Some older people hold many of these same negative stereotypes themselves. They may think that the abuse is deserved, unavoidable, or not significant enough to warrant help; it is accepted or expected that older people lose power and control over their lives.

Reacting to stress in violent or abusive ways

- Caring for an older relative can be stressful for families. Caregivers may become angry and frustrated due to a limited understanding of the aging process, a lack of caregiving skills, and inadequate supports or resources. However, caregiver stress does not necessarily lead to violence or abuse.

Spousal abuse

- Older adults are more likely to experience abuse by an adult child however, research also suggests that older people are frequently abused by their spouses. According to a large national study, 40% of older men and 28% of older women who were abused by a family member were victimized by their spouses – Statistics Canada, 1999). Until recently, spousal abuse among older adults has been largely ignored, even though the number of injuries and level of violence are considered as serious as they are in cases of abuse by adult children toward their parents.

Tolerance of violence in this society

- The abuse and neglect of older adults does not occur in a vacuum. Rather, it is a product of society's general tolerance and acceptance of violence, demonstrated by the toys children play with, the content of many movies and sports, and the methods used by nations to solve conflicts. This acceptance of violence contributes to the abuse and neglect of older people.

(Source: Abuse and Neglect of Older Adults: Community Awareness and Response, Health Canada, 2002).

6.0 INTERVENTION

There may be opportunities for you to assist individuals in accessing available community services. If you suspect abuse, assess the situation and contact the appropriate community resources listed in Appendix A and respond according to your organization's role.

Items to consider during intervention:

- Why is the situation causing you concern?
- What am I observing?
- What are the values, wishes and goals of the older person?
- Is the older person making the decisions?
- What resources are available?
- What is my role and my team's/organization's role?

6.1 DEVELOPING A TRUSTING RELATIONSHIP

Older adults are more likely to disclose or answer questions about suspected abuse when they have a trusting relationship with you.

If you suspect abuse, here are some pointers to consider when asking questions:

- Speak to the client privately
- Sit down and maintain eye contact

- Ask questions in a kind, matter of fact way. If possible start with general questions and lead to more specific questions
- Use language you are comfortable with mistreatment is sometimes easier to acknowledge than abuse
- Be clear about why you are asking questions. For example, “we routinely ask...I noticed...I am concerned about you”
- Do not appear to be shocked, surprised, or disapproving of whatever is shared with you
- Be respectful of the individual’s decision if they choose not to discuss the situation
- Stay focused on the person to whom you are speaking
- Avoid negative comments about the abuser
- Phrase your questions so that they are open-ended, to encourage the older person to elaborate beyond a simple “yes” or “no” answer
- Have information on relevant resource nearby
- Be sensitive to others’ feelings

For examples of safe questions that you can use or adapt, refer to section 9.0

(Adapted from Looking Beyond the Hurt: A Service Provider’s Guide to Elder Abuse, Seniors Resource Centre Association of Newfoundland and Labrador, 2004)

Once the abuse is confirmed, be supportive and remind them of the following:

- it’s not their fault
- they are not alone
- something can be done, help is available
- their rights

If an individual discloses abuse to you:

- take the report seriously the first time
- believe the individual
- identify your role as someone who can help
- be non-judgmental – avoid victim blaming
- support the individual:
 - 1) listen and let them talk about their feelings
 - 2) respect their feelings and concerns
 - 3) help them find the good things about themselves

Give clear messages:

- abuse is never okay or justifiable
- personal safety is always the most important issue
- assault is a crime
- they do not cause the abuse
- they are not to blame for the abuser’s behaviour
- they cannot change the abuser’s behaviour
- apologies and promises will not end the violence
- they are not alone
- they are not crazy
- abuse is not loss of control, it is a means of control

Present options:

- talk about what they can do to plan for their safety (see Appendix B for information on safety planning)
- encourage them to make their own decisions.
- ask the individual what they want
- know the key resources in the community and how to contact them (see Appendix A)
- respect the individual's right to confidentiality and the right to seek or not to seek treatment/assistance

Note: An abused person needs your support and encouragement in order to make choices that are right for them. However, there are some forms of advice that are not useful and are even dangerous for them to hear.

- Don't tell them what to do, when to leave or when not to leave.
- Don't tell them to go back to the situation and try a little harder.
- Don't suggest you try to talk to the abuser to straighten things out.

Research indicates that 58% of older adults affected by abuse decline help when offered due to a number of reasons such as a lack of trust in formal bodies, hopelessness that anyone can help and/or they may not be ready for change. If the older adult refuses assistance:

- Remind them that you are willing to help when they are ready
- Maintain contact and trusting relationship
- Empower rather than rescue
- Provide information on resources (focus on reducing the harms in the relationship rather than ending it)
- Develop a safety plan (refer to appendix B)

6.2 EMOTIONAL SUPPORT

Maintaining contact with the individual provides emotional support to the individual even if it is not outwardly shown to be appreciated – don't give up!

How do I determine what the individual wants?

- Practice active listening, reflect and clarify what you have heard
- Ask, discuss, provide options
- Allow time for the person to decide what they want
- Support decisions to seek help
- Keep line of communication open for a later time

6.3 DEVELOP A SAFETY PLAN

The older individual will require assistance to develop a safety plan. This can either be done by yourself or by referring the individual to an appropriate resource (see appendix B)

6.4 DOCUMENTATION:

Later in privacy, write down everything that was said and note how the individual looked, reacted, and tone of voice. Document the facts of the situation: who, what, when, why. This will help you sort the reality of the situation in your mind and clarify the problem and the type of intervention that may be required. It will also help your memory if intervention occurs at a later date. As a courtesy follow up with the person making the referral (not specifics).

6.5 REPORTING/NOT REPORTING

To date there is no mandatory legislation for the reporting of senior abuse in community settings as there is for the abuse of children. For more information about senior abuse call the provincial elder abuse line at 204-945—1884 or 1-888-896-7183. Please note that if your concern relates to a person in a health care setting there is mandatory reporting as set out in the Protection of Persons in Care Act (toll-free number 1-866-440-6366).

The following provides direction when senior abuse has been disclosed to you:

- If the individual is suspected of being in imminent risk of death, serious physical harm or exploitation, dial 9-1-1 or call the RCMP. See Appendix C for more information regarding criminal and non criminal abuse. The person doing the abuse may be in a position to harm others
- If abuse is suspected or individual discloses the abuse see Appendix A for a list of resources. (If you are concerned it is worth investigating further)

7.0 FINANCIAL ABUSE

Financial Abuse is the misuse of an individual's assets, property or personal information, often by a relative or a person in a position of trust. It can be hard to identify, harder to prove and is often hard to accept. It often targets elderly or incapacitated persons and may involve tricking or threatening a person to provide money, property or personal information to another individual. This is an offense that could lead to a criminal conviction.

Understanding Financial Abuse:

Financial abuse often occurs from a need for power and control; and a false sense of entitlement.

Financial abuse is often rationalized by the abuser, rarely reported and not frequently viewed as the crimes they are such as theft or fraud.

Many older adults believe they have a responsibility to help their family financially if the need arises. Although we may not necessarily agree with this decision, we must respect their decision to do so. However, we can suggest that the older adult consider protecting themselves such as making an arrangement for repayment, setting limitations to how much financial support they are able/willing to provide, etc. We can also help the older adult recognize warning signs that would indicate to them that this person is taking advantage of them such as threatening them, etc.

Money provides older adults with a means to independence, control over their lives, ability to live where they want, ability to share and ability to exercise personal choice.

Common Types of Financial Abuse:

General Power of Attorney granted under duress.

When any one decides to grant the appointment of a General Power of Attorney the most important consideration is that they must have **implicit trust** in the individual that they choose to act on their behalf.

Often the person or persons that commit financial abuse are knowingly placed in a position of trust. In some instances a legal document known as a General Power of Attorney is granted by the older adult to a person whom they have chosen to act on their behalf. This is a perfectly normal, legal and often recommended process for older adults to undertake as it provides them with the ability to choose who they want to conduct their business affairs in the event that they are rendered physically or mentally incapable of doing so on their own.

The problem with the appointment of an attorney often happens when the appointment is made in a state of duress or if the person granting the appointment is coerced into doing so.

The person who is then granted the appointment begins to conduct transactions that are not in the best interest of the person who granted the power to that individual.

Even though the attorney is supposed to act in the best interest of the individual it is often hard to prove that the attorney is not doing so. The proof is often detected after a series of transactions that serve to show that the attorney's behaviour is out-of-the-ordinary.

If the person who granted the power of attorney appointment is still capable of indicating that they wish to revoke the appointment they can do so at any time, by indicating in writing that it their intention to do so, or by simply making a new appointment of a different attorney.

Please note that financial institutions each have their own set of internal procedures that will need to be fulfilled before they will act on General power of attorney appointments.

For more information regarding a general Power of attorney appointment please consult your own personal Lawyer.

For additional information on frauds and scams please refer to Appendix D.

Financial Institutions and Older Clients:

According to research, older adults indicated that they would like personal service; a trusting relationship; and services and information from their financial institution to assist them with their different needs.

The following are some tips to consider when working with older clients:

- The older client is important;
- Speak to the older client in person or by phone whenever possible;
- Use plain language, not “bank’ language;
- Speak louder if necessary, but also be aware of respecting their privacy;
- Be patient, don’t rush;
- Offer choices/options that make sense and meet the needs of the older client; and
- Ask questions that let you know that the client understand the information that you have provided;
- Be aware that older adults have different states of independence due to changing capabilities;

Information from the Money Matters for Seniors developed by the British Columbia Coalition to Eliminate Abuse of Seniors.

8.0 WORKING WITH ABORIGINAL SENIORS

Using the Right Terms:

Using the right term shows respect for Aboriginal seniors and their culture. The following is information taken from the “Reaching Out: A Guide to Communicating with Aboriginal Seniors” developed by Health Canada. However, it is always best to ask.

Aboriginal Senior: Older Aboriginal people are referred to as seniors. The term “Elder” is usually reserved as a title of honour.

Elder: Elder is a title given to Aboriginal individuals in recognition of their knowledge, wisdom, experience and/or expertise. Elders provide guidance and often enhance the quality of community life through counseling and other activities. Elders often have special skills or abilities, including knowledge of ceremonies and traditional ways and the ability to tell the stories and history of their people. Elders are generally but not always the older members of the community. Thus, the terms “Elder” and “senior” do not always mean the same thing.

Additional resources to consider:

“Reaching Out: A Guide to Communicating with Aboriginal Seniors” Health Canada

Indian Residential Schools Settlement Agreement: Information on independent, assessment process, healing fund, truth and reconciliation fund, commemoration fund
1-866-879-4913

Aboriginal Healing Foundation: 1-888-725-8886

9.0 WORKING WITH VULNERABLE ADULTS

The Vulnerable Persons Living with a Mental Disability is the legislation that defines and frames the service delivery system for persons with a mental disability. Within the legislation, protection services are outlined and include mandated reporters, investigation processes, powers during an investigation, emergency intervention and protective action.

For more detailed information, please contact your local Manitoba Family Services and Housing Regional Office at 1-866-576-8546.

10.0 Additional Resources and Education

For a list of additional resources see Appendix D

Additional Education:

Manitoba Seniors & Healthy Aging Secretariat: Can provide education on the abuse of older adults to older adults, health care providers, students and other professional groups such as financial institutions. For more information, please contact 204-945-6565 or 1-800-665-6565.

Protection for Persons in Care Office: Can provide education on the Protection for Persons in Care Act and abuse and health care facilities. For more information, please contact 204-788-6366 or 1-866-440-6366

11.0 SAFE QUESTIONS

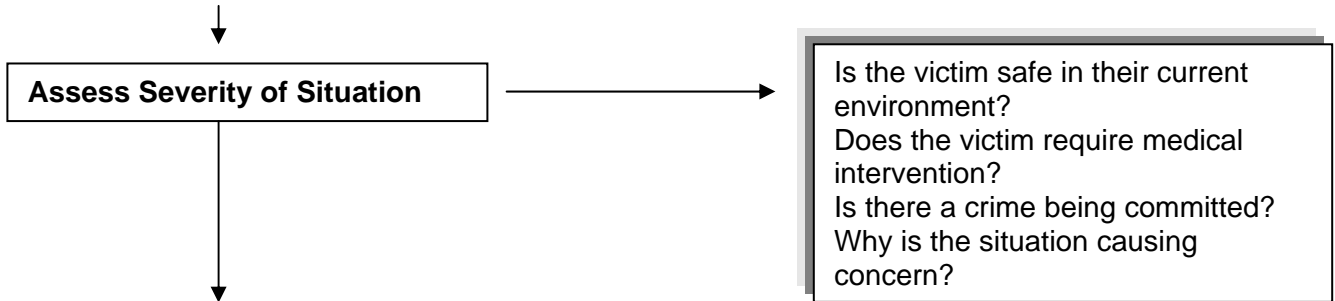
You may find it helpful to use/adapt one or more of the following screening questions:

- Is there anything you'd like to talk about?
- Do you feel safe?
- I have often seen people who are not receiving the care they deserve...
- Tell me about your living situation. Are you happy with it?
- Are you getting all the help that you need?
- Do you have ready access to a phone? If not, why?
- Is there anyone living here who you don't feel comfortable around? Why?
- Has anyone talked to you or yelled at you in a way that made you feel bad about yourself?
- Who does your finances? Are you comfortable with how they handle them?
- Do you have any close family members who abuse drugs or alcohol or gamble? Tell me how it affects you...
- Do you want to talk about some of the resources you might want to use?
- Are you having any problems getting to your doctor's appointments or to the pharmacy?
- Are you alone a lot?
- Does anyone ever let you down when you need help?
- Do you feel that you have access to food, medications and clothing at all times?
- Does anyone ever take anything from you or use your money without your permission? Can you give me examples?
- Does anyone ever scold or threaten you? Can you give me an example?

If you suspect the older adult is being abused by their caregiver, please refer to the Caregiver Abuse Screen (CASE) developed by the National Initiative for the Care of the Elderly (NICE) for questions that you can ask the caregiver (www.nicenet.ca).

APPENDIX A: SENIOR ABUSE DECISION TREE

Senior Abuse Suspected (See definitions/indicators pages 2 to 6 of the guide)



Is client in immediate danger?

Yes

No

Is the client capable of making an informed decision?

No or unsure

Yes

Does client accept intervention?

Identify and contact involved services

Yes

No

Refer to doctor and/or Community Mental Health Services

Contact police/shelter services/emergency medical services/assist with re-location to a safer place
*see emergent side of flow chart (Appendix A)

Contact police when:

- client is in need of immediate protection
- you know or suspect crime is being committed (see Appendix C of guide)
- when you need advice about how to deal with a situation (you need not divulge identity of victim or abuser)

Contact shelter services when older adults is in need of:

- safe, temporary shelter
- crisis intervention counseling

Contact crisis services when:

- You don't know what to do and want to consult about options and resources.
- You want a mental health and/or psychosocial assessment on site
- You want assessment and referral to the Crisis Stabilization Unit or another mental health program

- Refer to appropriate agencies/supports (see Appendix A of guide)
- Review safety plan (see Appendix B of guide)

- Provide information
- Let client know supports are available
- Leave literature, if appropriate (i.e. Seniors Abuse Line pamphlet)
- Review safety plan (see Appendix B of guide)

24 HOUR EMERGENCY CONTACT NUMBERS

CALL - 911

FOR ANYONE IN IMMEDIATE DANGER

OTHER EMERGENCY RESOURCES

RCMP Detachments

24 hour line

Beausejour 268-1234

Falcon Lake 349-2588

Grand Beach 754-2300

Lac du Bonnet 345-8685

Little Grand Rapids 397-2133

Oakbank 444-3391

Pinawa 753-2919

Pine Falls 367-2222

Poplar River 244-2000

Selkirk (Berens River,
Bloodvein) 482-3322

Whitemouth 348-7177

Mobile Crisis Unit
(any abuse)
1-866-427-8628

Domestic Violence
Crisis Line
Agape House
1-877-977-0007

Nova House Women's
Shelter Selkirk
Crisis Line
482-1200 482-7882

Crisis Line for Abused
Woman
IKWE Widdjitiwin Inc.
1-800-362-3344

Crisis Accommodation
and Supports
Crisis Line 788-8687

Age & Opportunity's
Safe Suite Program
1-888-333-3121

NON-EMERGENCY CONTACT NUMBERS

NON-EMERGENT

Seniors Abuse Line 1-888-896-7183	Community Mental Health for the Elderly (Intake and Urgent Care) 444-6146 or 1-866-577-2901	Protection of Persons in Care Office 1-866-440-6366	Public Trustee 204-945-2700	Law Phone-In Line 1-800-262-8800
Legal Aid 1-800-261-2960	Homecare (See page 19)	Alzheimer Society HELPLINE 268-4752 or 1-800-378-6699	Residential Tenancies Branch 1-800-656-8481	MB Farm & Rural Stress Line 1-866-367-3276
Manager of Senior Support Programs 268-7420	Addictions Foundation of Manitoba (AFM) 268-6166	Physicians (See page 21)	Manitoba Housing Selkirk 1-800-441-5514	Financial Institutions (Check local listings)
Support Services to Seniors Programs (See Legend)	Family Services Housing Employment Income Assistance 1-866-576-8546	Dr. Jessie Saulteaux Resource Centre 268-3913	Veterans Affairs Canada 1-866-522-2122	Health Links 1-888-315-9257
Manitoba Victim Services (See page 20)	Eastman Mental Health - Self Help (See page 18)	Local Clergy (Check local listings)	Public Health (See page 21)	

North Eastman Senior Abuse Response Flow Chart

LEGEND

Seniors Abuse Line 945-1884 or 1-888-896-7183

The provincial Seniors Abuse Line is a confidential information and referral line for older adults and others concerned about an older adult who may be experiencing abuse. The abuse line staff can provide information about abuse and community resources and support services that are available to help.

The Protection for Persons in Care Office 1-866-440-6366

The Protection for Persons in Care Act is a law that protects adults from abuse while receiving care in personal care homes, hospitals or any other designated health facility. The Act requires that a service provider or other person who has a reasonable basis to believe that a patient is, or is likely to be, abused shall promptly report the belief, and the information to the Protection for Persons in Care Office (PPCO) at Manitoba Health. After receiving a report, the PPCO will inquire into the matter, when there is reason to believe that abuse has occurred, or is likely to occur, the matter is quickly investigated.

AFM (Addictions Foundation of Manitoba) 268-6166

The Addictions Foundation of Manitoba provides prevention, treatment and rehabilitation services for seniors with problems involving the misuse of alcohol or other drugs and gambling. AFM is also a good resource for seniors who are affected by somebody else's use of alcohol or other drugs, or gambling.

Alzheimer Society Manitoba (North Eastman) 268-4752 1-800-378-6699

The Alzheimer Society of Manitoba exists so that all Manitobans affected by Alzheimer's disease or another dementia receive the help they need today and have hope for the future. The resource office actively works on the following throughout the region: community awareness; individual, family and professional education; support programs; and fundraising for research.

Agape House ~ Steinbach 1-877-977-0007 346-0028

Nova House ~ Selkirk 1-877-977-0007 or 1-204-482-1200 1-204-482-7882

Provide crisis accommodation for victims of violence, 24 hour counseling, support groups, advocacy, follow-up programs and referrals to community resources. Interim housing may also be available for up to 6 months until clients become independent.

Age & Opportunity's Safe Suite Program 1-204-956-6440

Provides temporary, free housing for men and women, 55 years or older, who are in need of a safe place to stay due to abuse or neglect. Currently housing is only available in Winnipeg but can be accessed by anyone living in Manitoba.

Clients are provided with:

- Furnished accommodations for up to 60 days at no cost
- Counseling services
- Connections to community resources
- Victoria Lifeline Support
- Practical assistance in arranging finances, housing and legal services.

Crisis Accommodation for Persons with Disabilities 1-800-362-3344

Adults with disabilities who have experienced abuse, or are at risk of abuse and whose abuse-related needs cannot be appropriately or effectively met by the protocols of existing crisis lines can be referred here.

Dr. Jessie Saulteaux Resource Centre 268-3913

Offers continuing education programs, facilitates community-building retreats and provides programs that reflect First Nations Culture.

Eastman Mental Health – Self Help

Anxiety Disorders Assoc. of Manitoba 345-8511

Canadian Mental Health Association 1-204-953-2350

Manitoba Schizophrenia Society 371-0824

Mood Disorders of Manitoba 444-5228

Provides information, referral, public education, peer and family education and support.

Family Services and Housing

Manitoba Family Services and Housing supports citizens in need to achieve fuller participation in society and greater self-sufficiency and independence. They help keep children, families and communities safe and secure and promote healthy citizen development and well-being.

Financial Institutions

It is the financial institution's responsibility to help protect their customers and their money the best way they can. Vulnerable customers may not have any other guidance in protecting their assets and in some cases the financial institutions are their last line of defense. The financial institution may be in a position to recognize potential financial abuse due to their relationship with the client. If there are concerns the staff may speak with the customer directly and explore the situation. If the customer appears competent to make their own financial decisions, their decisions will be respected. If the client does not appear competent and they have a Power of Attorney appointed then staff would disclose their concern and contact their legal department.

Health Links/Info Sante 1-888-315-9257

Health Links/Info Santé is a telephone information and referral service based in Winnipeg. Specially trained registered nurses staff the Health Links line to help the public with their health questions and concerns. Health Links offers a 24-hour service, seven days a week.

Home Care

Beausejour 268-7471 or 268-7474

Lac du Bonnet 345-1235

Oakbank 444-6119

Pine Falls 367-5403

Whitemouth 348-4609

The Manitoba Home care Program is a community-based program that provides home support to individuals regardless of age, who require health services or assistance with activities of daily living to remain in their homes for as long as is safely possible.

Services offered by the Home Care Program are: personal care assistance, medication reminders or supervision, meal preparation, nursing services, family relief for the family caregiver, supplies and equipment may be available through the Program, Palliative care, therapy service referrals such as Occupational therapy and/or Physiotherapy, coordination of Community services and assessments for Long Term Care and specialty services.

IKWE Widdjitiwin Inc. 1-800-362-3344

Provides crisis accommodations, 24 hour supportive counseling (available in native languages), group counseling, culturally appropriate services, advocacy and follow up services for aboriginal women who are victims of domestic violence by an intimate partner.

Law Phone-in-Line and Lawyer Referral Program 204-943-2305 or 1-800-262-8800

Legal information is provided free of charge for the first half-hour consultation over the phone on various types of legal problems. If required, a referral will be made to a lawyer for further consultation, including “shut-in” lawyers who will visit ill, disabled or older adults in hospital or in their home.

Legal Aid 1-800-261-2960

Legal Aid Manitoba assists individuals and groups who require the services of a lawyer and who do not have the means to obtain those services.

Manitoba Farm & Rural Stress Line 1-866-367-3276

The Manitoba Farm and Rural Stress Line offers confidential information, support, counseling & referrals for farm and rural families.

Manitoba Housing 1-800-441-5514

The Manitoba Housing Authority offers housing to people 55 years of age or older whose income is too low to obtain affordable, suitable, and adequate accommodations in the private sector. Rental rates are based on the person's gross income. Medical emergency switches in tenants' apartments provide 24-hour service for emergency purposes, and some buildings offer a congregate meal program.

Manitoba Victim Services

Winnipeg 1-866-484-2846

Lac du Bonnet 345-9752

Oakbank 444-3383

Selkirk 785-4000

Manitoba Justice, Victim Services assists: victims of the most serious crimes as outlined in the Victim's Bill of Rights; victims of domestic violence; child victims and witnesses.

In Winnipeg, services are divided into specialty units. The type of crime determines which unit will assist the victim.

In rural Manitoba, crime victim service workers provide a range of services to victims in each of the above categories of crime.

Mental Health Services for the Elderly ~ Intake & Urgent Care Services 1-866-577-2901

Mental Health Services for the Elderly is a group of mental health professionals with specialized training and experience in working on mental health issues in the senior population 65 and older. Presenting issues or illnesses may include:

- Mood disorders such as depression
- Anxiety
- Memory loss
- Suicidal thoughts or actions
- Substance misuse/addictions
- Changes in behaviour or personality
- Poor insight or judgement
- Caregiver stress

The team works closely with the local health care providers and supports, seeing clients in a variety of settings including personal care homes, hospitals or the client's own home in the North Eastman region. The contact number provides intake assessments, urgent care services, education and resource information, and linkage to mental health or other services according to the reason for referral.

Mobile Crisis Unit 1-866-427-8628

Mobile Crisis Services specializes in mental health assessments and crisis intervention for adults and older adolescents (15 years of age or older). The Mobile Crisis Unit provides out reach services to both the Interlake and North Eastman regions.

Physicians

Pine Falls Primary Health Centre 367-2278

Fort Alexander Health Centre 367-2208

Pinawa Medical Clinic 753-2351

Lac du Bonnet District Health Centre 345-8173

Whitemouth District Health Centre 348-2291

Beausejour Primary Health Centre 268-4966

Beausejour Clinic 268-2288

1st Street Medical Clinic (Beausejour) 268-3363

Kin Place Primary Health Centre (Oakbank) 444-2227

Oakbank Medical Clinic 444-2934

Springfield Medical Clinic 444-5145

Public Health

(Call the appropriate Primary Health Centre listed on page 23)

Public Health nurses provide services intended to promote and preserve the health of populations and are directed at communities, groups and individuals across the life span.

The definition includes seniors and as home visiting is a component of the work they do, they may come in contact with this situation.

Public Trustee 1-204-945-2700

The Public Trustee provides the following types of services for seniors:

- Act as committee or substitute decision maker of last resort for people who are not mentally capable of doing so and who do not have someone who is willing, able or suitable to do so;
- Act as committee or substitute decision maker for mentally competent older adults who have granted a Power of Attorney to the Public Trustee because they are not willing/interested in managing their affairs and there are no other individuals willing, able or suitable to do so; and
- Administer the estates of people who have died in Manitoba with no one else capable or willing to act as administrator.

Residential Tenancies Branch 1-800-656-8481

Gives information to tenants and landlords and offer educational opportunities in order to help them solve rental problems and make well informed, responsible decisions. The Residential Tenancies Branch helps settle disagreements between tenants and landlord with investigation, mediation, information, orders and adjudication.

Senior Support Programs Manager 268-7420

Is responsible for the regional development of community-oriented services, supports and programs that will enhance the health and social well-being of the senior population in the North Eastman Region. The Manager of Senior Support Programs identifies needs and implements strategies to support the independent living of older adults.

Support Services to Seniors Programs

Brokenhead Outreach for Seniors 268-7300

H.E.L.P. Centre (East Beach area) 756-6471

Springfield Services to Seniors 853-7582

Two Rivers Senior Resource Council Lac du Bonnet/Pinawa 345-1227

Two Rivers Senior Resource Council Whitemouth/Reynolds 348-4610

Winnipeg River Resource Council 367-9128

The Support Services to Seniors program is a resource to assist seniors to remain living independently in the community as long as possible. Seniors Resource Councils act as a point of access for information and referral, as well as identify and develop new services needed for seniors at the local level. These services may include:

- Transportation
- Friendly visitors
- Cleaning, yardwork and home maintenance
- Congregate meals
- Meals on Wheels
- Assistance with completing forms
- Victoria Lifeline (Emergency Response System)
- Emergency Response Information Kits (E.R.I.K.®)
- Support Groups

Veterans Affairs 1-866-522-2122

Veterans Affairs Canada (VAC) offers a wide range of services and benefits to qualified Veterans; Canadian Forces (CF) members; serving and discharged members of the RCMP and certain civilians and their families.

North Eastman Health Centres and Hospitals

North Eastman Health Association Inc.	1-877-753-2012
Beausejour District Hospital	268-1076
Pinawa Hospital	753-2334
Pine Falls Hospital and Health Complex	367-4441
Beausejour Primary Health Centre	268-4966
Kin Place Primary Health Centre (Oakbank)	444-2227
Lac du Bonnet District Health Centre	345-8647
Whitemouth District Health Centre	348-7191

APPENDIX B

Safety Planning for Abused Older Adults

Things to consider when developing a safety plan with an older person:

- Ensure that they understand that if they are in immediate danger, they should call 911
- Help them develop a plan for where they can go and how they can get there if they feel like their life and well-being have been threatened (i.e. trusted friend or relative, local women's shelter,)
- Ensure that they will have access to financial resources and necessary medication if they have to leave home quickly
- Encourage them to have trusted friends and/or family visit often, and/or check in by phone regularly
- Let them know that there are civil remedies available to them if they fear that the abusive behaviour is likely to continue (contact a peace officer or magistrate for more information)
- Encourage them to participate in community activities so that they are getting out of the house and have contact with others if possible
- Ensure that they have access to their own telephone
- Suggest that they post and open their own mail and have pensions cheques or other income deposited directly into their bank account
- Link them to legal advice to discuss arrangements to make now for possible future disability (i.e. power of attorney)
- Encourage them to keep accurate records, accounts, and lists of property/assets available for examination by a trusted individual
- Suggest that they review their will periodically and not make changes to it without careful consideration and/or discussion with a trusted family member or friend
- Remind them to give up control of property or assets **only** when they decide they can't manage them
- Encourage them to ask for help when they need it and ensure that they are aware of community support available for assistance (see Appendix A)
- Suggest that they discuss their plans regarding future financial and health care with their attorney, physician, and family members

North Eastman RCMP Detachments

Detachment	Emergency	24 hour line	General inquires Monday to Friday 8 a.m. to 4 p.m.
Beausejour	911	268-1234	268-2612
Falcon Lake	911	349-2588	349-8035
Grand Beach	911	754-2300	754-3494
Lac du Bonnet	911	345-8685	345-6311
Little Grand Rapids	911	397-2133	397-2249
Oakbank	911	444-3391	444-3847
Pinawa	911	753-2919	753-2217
Pine Falls	911	367-2222	367-8728
Poplar River	911	244-2000	482-1222
Whitemouth	911	348-7177	348-2935

911:

Cases in which the victims immediate safety & security is in danger

24 hour line:

Emergencies, complaints or other urgent requests

General Inquires:

For routine and administrative inquires

APPENDIX C: ADDITIONAL RESOURCES

Suggested Web-Sites:

* **Canadian Network for the Prevention of Elder Abuse**

www.mun.ca/elderabuse/

* **International Network for the Prevention of Elder Abuse**

www.inpea.net/links.htm

The organization aims to increase society's ability, through international collaboration, to recognize and respond to the mistreatment of older people in whatever setting it occurs, so that the latter years of life will be free from abuse, neglect and exploitation.

* **Ontario Network for the Prevention of Elder Abuse**

www.onpea.org

* **National Clearinghouse on Family Violence**

www.hc-sc.gc.ca/hppb/familyviolence/bilingual.htm

Offers excellent Canadian educational materials (booklets and pamphlets) free of charge.

* **National Center on Elder Abuse (U.S.)**

www.elderabusecenter.org

NCEA exists to provide elder abuse information to professionals and the public; offer technical assistance and training to elder abuse agencies and related professionals; conduct short-term elder abuse research; and assist with elder abuse program and policy development. NCEA's website contains many resources and publications to help achieve these goals.

* **British Columbia Community Response Networks**

www.bccrns.ca/

An overview of part 3 of the legislation, the role of CRN's, how the public can be involved, how the public can report abuse or seek more information.

* **Haldimand and Norfolk Community Response Network** (Ontario)

www.hncrn.ca/

Describes a group whose purpose is "to develop a community based, and "senior driven," inter-linking community response network to assist abused and neglected older adults living in Haldimand-Norfolk."

Suggested Readings:

The following publications are available from *National Clearinghouse on Family Violence*, Health Canada and may be downloaded from their website. (www.hc-sc.gc.ca/hppb/familyviolence/)

Abuse and Neglect of Older Adults: Community Awareness and Response (2002)

This guide has been written for concerned seniors, interested community members and service providers who wish to address the abuse and neglect of older adults. The document has been updated and revised to include discussion of current knowledge, emerging trends and issues, and up-to-date information on resources and initiatives across Canada.

Directory of Services and Programs Addressing the Needs of Older Adult Victims of Violence in Canada (2002)

This updated directory provides a current listing of 354 services and programs that address the needs of older adult victims of violence. The services are listed by province/territory from the east to west coast and, within each province/territory, alphabetically by town or city.

Abuse of Older Adults in Institutions (Fact Sheet) (1998)

This fact sheet provides an overview of the available information on abuse and neglect of older adults living in institutions. The fact sheet includes definitions, statistics, signs of abuse, prevention, reporting, and suggested resources.

Abuse and Neglect of Older Adults by Susan Swanson (1998)

This fact sheet provides general information on elder abuse, organized by the following topics: definitions of physical, psychosocial and financial abuse as well as neglect; statistics on how many Canadians are affected; indicators of abuse; available support services; options for responding through education, legislation, and intervention; and suggested readings.

Abuse and Neglect of Older Adults: A Discussion Paper by L. McDonald and A. Collins (1998)

This discussion paper provides an overview of the last decade of developments on the issue of the abuse and neglect of older adults. Existing problems in defining abuse and neglect, lack of consistency in recording incidence and prevalence, the lack of progress on the theoretical front and the related problems of identifying risk factors are discussed. Changes in adult protection legislation, along with advances in the creation of protocols for detection, intervention and programming, are described. An extensive bibliography is attached.

Financial Abuse of Seniors Fact Sheet by *Teresa Lukawiecki (1998)*

This fact sheet focuses on financial abuse of seniors. It explains what financial abuse is and how often it occurs, identifies signs of abuse, and suggests how seniors, family and friends, service providers and the general community can act to prevent and address this serious problem. A short list of suggested readings is included.

Prevention of the Abuse of Seniors – Canadian Training Guides

by *Kelly Gorkoff, Jocelyn Proulx and Brenda Comaskey (1998)*

The purpose of this inventory is to provide an overview of the resources currently used in Canada to train health care professionals and front line workers in the detection, intervention and prevention of abuse of older adults. This inventory provides descriptions of training resource manuals currently available in the field in each province. The inventory provides program descriptions, access information and evaluation outcomes, where available, and recommendations for dissemination and evaluation. This resource will be helpful to trainers and health care professionals working with older adults.

Abuse and Neglect of Older Adults in Institutional Settings: A Discussion Paper Building from French Language Resources by *Charmaine Spencer (1995)*

This discussion paper provides an overview of French language literature on policy and practice issues concerning abuse and neglect in institutional settings. It examines the role of institutions and caregivers in terms of prevention, detection and intervention.

Abuse and Neglect of Older Adults in Institutional Settings: A Discussion Paper Building from English Language Resources by *Charmaine Spencer (1994)*

This discussion paper provides an overview of English language literature on policy and practice issues concerning abuse and neglect of older adults in institutional settings. It identifies key aspects of a caring environment, characteristics of institutional life, which may lead to abuse and neglect, procedures for identifying, reporting, investigating and documenting abuse, ways to intervene and prevention strategies.

Intergenerational Conflict and the Prevention of Abuse Against Older Persons

by *J.A. Tindale, J.E. Norris, R. Berman and S. Kuiack (1994)*

This report examines the literature on elder abuse based on two specific questions as: Is it likely that the social construction of parent-child relationships over the family life cycle is associated with child-to-parent elder abuse later on? If so, are there preventive strategies that families and practitioners can consider?

Older Canadians and the Abuse of Seniors: A Continuum from Participation to Empowerment by *ARA Consulting Group Inc. (1994)*

The paper explores the current and future role of older Canadians as active participants in the prevention and intervention of the abuse of seniors. It suggests ways for the Family Violence Initiative to support prevention and intervention efforts that build on the skills and knowledge of older Canadians.

Resource and Training Kit for Service Providers: Abuse and Neglect of Older Adults
by Nancy Murphy (1994)

This kit provides trainers with valuable tools to raise awareness among service providers about abuse and neglect of older adults. It includes sections on adult education, older adults in Canadian society, types of abuse, identification and assessment, intervention and prevention strategies.

Community Awareness and Response: Abuse and Neglect of Older Adults
by Teresa Lukawiecki (1992)

This guide provides a framework for service providers, seniors' organizations and community groups wanting to develop protocols, policies and services to address the issue of abuse and neglect of older adults.

APPENDIX D: FRAUDS AND SCAMS

Identity Theft:

Identity theft occurs when someone accesses another individual's personal information (such as their name, date of birth, SIN Social Insurance Number) and uses it to perform financial activities in that individual's name. This could involve accessing that individual's financial accounts, opening new credit card accounts, writing cheques, opening new bank accounts, or obtaining false loans and or mortgages in that person's name. Often a person's identity is stolen through their SIN, mother's maiden name, date of birth or bank account numbers.

To protect yourself, you need to be aware of some of the methods that can be used to steal your identity. These include stealing your wallet or purse that contains your personal identification information and credit cards, stealing your financial institution statements from your mailbox, diverting mail from its intended recipient by submitting a change of address change form, rummaging through your trash or by gaining access to your workplace records. Information transmitted electronically in an insecure environment can also be intercepted.

If you fail to receive your statements, contact your financial institution immediately.

Recommendations to combat identity theft:

Shred or thoroughly destroy pre-approved credit card applications, bank statements, credit card receipts, bills, and related information, and expired and unwanted credit cards when no longer needed.

Only carry credit cards that are needed.

Sign all credit cards when they are received.

Do not carry your SIN card.

Do not provide personal information such as credit cards, banking cards, PIN's passwords, SIN and date of birth over the phone unless you initiated the call or can verify that the call is from a legitimate source.

Do not lend your cards to anyone and immediately report lost or stolen cards.

Promptly remove mail from your secure mailbox after delivery and do not leave mail lying around your home or at work.

Avoid mail or telephone solicitations disguised as promotions or surveys offering instant prizes or awards, designed for the purpose of obtaining your personal details including credit card numbers.

You may also request a copy of your credit bureau report annually from both Equifax (1-800-456-7166 or 1-514-493-2314 or www.equifax.ca) and trans Union (1-877-525-3823 or 1-525-3823 or www.tuc.ca).

If you discover unauthorized or missing transactions on any of your accounts, contact your financial institution immediately.

Avoiding common scams:

The following are common scams that are used to gain access to personal and financial data. Included are suggestions on how to take precautionary measures. Staying informed can help you protect yourself while enjoying the conveniences of today's electronic banking environment.

1. Skimming:

Skimming is the act of obtaining information from a debit card or credit card. Most often this data is obtained with a card reader device when the card is used. The PIN is often obtained separately, usually by someone who is watching, hidden cameras or sophisticated devices that may be attached to the machine being used. Once the magnetic strip data and PIN are obtained, a counterfeit card is produced and then used. To protect against skimming, always shield the keypad when you enter the PIN at an ATM or Point of sale terminal. Do not use an ATM that looks like it has been tampered with, Regularly keep track of your account balance and debits, and report any fraudulent activity or missing funds to your branch.

2. Protecting your PIN, passwords, answers to personal verification questions and security access codes:

Be aware of unauthorized persons claiming to represent your financial institution who ask you to verify or disclose your PIN when your banking card has been lost or stolen. No law-abiding employee, police officer, financial advisor, or lawyer will ever ask you for your PIN. This is confidential information that provides access to the funds in your account.

If you are contacted in this manner, check that all your cards are in your possession. Report any loss immediately (by calling your financial institution) and verify that no replacements have been issued. Even if the cards are in your possession, contact the institution the caller is claiming to be employed with to report the incident.

3. Fake Charities:

If you are asked to donate to a charitable cause, don't give your credit card information over the phone, or agree to have someone collect a cheque in person. Instead, ask them to mail a pledge form to you, or take their telephone number, ostensibly to call them back, if you have reason to believe that the organization is not legitimate. Do not return the phone call until you independently verify that the phone number that they gave you is legitimate.

4. Card switching and shoulder surfing:

This is a fraudulent activity that may occur at an ATM. Be aware of anyone that tells you that you dropped something or offers to help you enter your PIN when having difficulty with the card reader. As you stoop to retrieve it, they may exchange your bank card for another card. Working together, another person standing nearby will attempt to observe you as you enter your PIN so that both your card and PIN are in their possession. Check the name on your card before you put it back into your wallet to ensure that it is your card. If it is not, call your financial institution immediately and cancel your card. In all cases, always protect your PIN (cover the keypad) when you enter your password. Do not use an ATM that looks like it has been tampered with.

5. Telemarketing scams:

Some telemarketing firms may contact you claiming that you have won a prize, and then ask for your credit card number or request that you purchase a promotional item in order to collect the prize. If you are suspicious that you may be involved in a telemarketing scam contact PhoneBusters at 1-888-495-8501.

6. Unusual transaction requests that are “too good to be true”

You may be contacted by phone, mail, email or fax and told that you’ve won, inherited or been included in a business venture involving large sums of money. If you are selling property (e.g. a car or other goods), a fraudulent person may pose as an interested buyer, pay for the goods with a cheque that is substantially greater than the asking price, and then call you to ask to return the overpayment. In many cases the original cheque used is stolen, counterfeit or altered and is not returned to your bank until a much later date. You won’t discover there is a problem until you have returned the so-called “overpayment”. Be careful about sending funds back by cheque or wire transfer.

If you are sending a payment via wire, ensure that you are comfortable with your transaction and that you are fully aware of to whom you are sending the funds. If an individual or third party asks you to make a deposit or open an account on their behalf, ensure you are confident of their identity and the validity of their reasons for the request before you do so. Be extremely wary of this kind of request. You could become an unwitting accomplice to money laundering (handling stolen or unlawfully obtained funds).

7. Advance fee scams

Posing as a reputable financial institution by copying its logo, fraudsters promote supposed pre-approved loans and mortgages or unusually high interest rates for investment products. Business is solicited on the strength of the reputation of the financial institution, and money is requested up front to secure the approved credit or high return investment product.

8. Phishing and vishing- e-mail or telephone fraud

Phishing is when a fraudster sends an e-mail to alert a recipient to a phony problem with their account that requires their immediate attention. The fraudster will provide a link to a fake website, which mimics a financial institutions website. The recipient is then prompted to input confidential personal information such as their bank account number and password into a fake system so that the fraudster can capture their information.

Vishing is voice phishing. There are two different vishing approaches:

i) Similar to phishing, the fraudster sends an e-mail to alert the recipient to a phony problem with their account that requires their immediate attention. But instead of providing a link to a fake website as in the phishing scam, the e-mail provides a phony customer-support telephone number. When a client calls that number, an automated message prompts them to log in by providing account numbers and passwords, using the telephone keypad; the fraudster captures their personal information.

ii) The fraudster calls a customer directly or leaves a phone message warning the client that their account may be at risk. The imposter then advises the client to call customer support immediately and gives a phony number to call. When the client calls that number, an automated message prompts them to log in with their account numbers and passwords using their telephone keypads; the fraudster captures their personal information.

Be careful not to give personal information especially-- your account number, card number, PIN, password and verification questions and answers—to people who contact you claiming to represent your financial institution. To ensure the caller is from a reputable financial institution, verify the phone number of the caller prior to responding to any questions---even if they sound legitimate.