

SFP0

SASKATCHEWAN FEDERATION OF POLICE OFFICERS


Elder Abuse

a w a r e n e s s



Inside This Issue:

Saskatchewan Seniors Mechanism
River Runners 2011
Getting Away From The Underground



**Thank you for all you do
to serve and protect
Saskatchewan's seniors.**

**A message from your
Saskatchewan Party MLAs**



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2011 Crime Prevention Guide

On behalf of the Government of Saskatchewan, I am pleased to support the Saskatchewan Federation of Police Officers' (SFPO) Annual Crime Prevention Guide.

Since being founded in 1962, the SPFO has served as a collective voice for Saskatchewan municipal police agencies and civilian personnel. The Government of Saskatchewan sincerely appreciates the ongoing efforts that these members put forth to enhance the safety of the local communities in our province.

This annual guide serves to educate the public of the importance of crime prevention and law enforcement. This year's guide tackles elder abuse awareness and prevention, an extremely important and often overlooked issue. Our government values the contributions of our senior citizens and we all have a role to play in ensuring that their health, dignity and well-being are protected and promoted.

Commendably, all proceeds raised go directly to support improvements in law enforcement in our province, pay for annual police memorials, and support community organizations. Specifically, this will include donations to Saskatchewan Child Find and the Saskatchewan Seniors Mechanism.

I wish to express my sincere appreciation to the SFPO for their valuable work.

A handwritten signature in black ink, appearing to read 'Brad Wall'.

Brad Wall
Premier

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Saskatchewan Federation of Police Officers



Dear Supporter,

It gives me great pleasure as President of the **Saskatchewan Federation of Police Officers** to introduce this 3rd Annual Crime Prevention Guide, focusing on the topic of **Elder Abuse**. This type of publication greatly enhances awareness in the community on this very important topic and would not be possible without the ongoing support of Saskatchewan Businesses. Thank you once again for your support of this very worthwhile community project.

Elder Abuse is a common, reoccurring problem in communities all over the province. Often, signs and evidence of the various forms of mental, physical and financial abuse are visible but ignored. Our seniors are an important part of our community and need to be protected from all forms of abuse.

As you read through this publication, it is our hope that it will bring about awareness to the issue of Elder Abuse and help prevent it from happening. If you are aware of a situation involving possible elder abuse, it is your obligation to contact your local police or someone in a position to help.

Thank you once again for your assistance in building safe and healthy Saskatchewan Communities!

Evan Bray
President
Saskatchewan Federation of Police Officers

Among the objectives of our Federation are the following:

- *to raise the standards of police work and to foster a true sense of obligation to the public;*
- *to maintain a just, impartial and efficient public police force;*
- *to stimulate interest in the vital importance of police work in the everyday life of the community;*
- *to lobby the government for progressive changes in Criminal Justice Legislation such as the Youth Justice Act and Early Parole.*

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FROM THE PUBLISHER



The **Saskatchewan Federation of Police Officers** publishes these Annual Crime Prevention Guides as a result of financial contributions from private citizens and the purchase of advertising by business representatives of the Province. With their generous support for our annual campaign, the SFPO is also able to give back to their communities through donations to various local charities and youth-oriented programs.

On behalf of the **Saskatchewan Federation of Police Officers**, I would like to take this opportunity to sincerely thank each and every contributor to our 2011 Telephone Appeal, making this publication possible. This **3rd Annual Crime Prevention Guide** focuses on the topic of **Elder Abuse**. Our goal is to educate the public and promote their role in the identification and prevention of abuse and neglect of our elders.

This unique publication is distributed free-of- charge each year to schools, libraries and public facilities, and it is also available online at the Saskatchewan Federation of Police Officers' website: **www.saskpolice.com**, making it easily accessible to everyone.

Your comments and suggestions regarding these publications are always welcome and we look forward to speaking with you again this year during our 2012 Telephone Appeal.

Respectfully,

Mark T. Fenety
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Any questions? See me first 



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Child Find

Child Find Saskatchewan is a provincial, charitable organization that educates and advocates for the protection and rights of children and youth. They promote awareness of the issues relating to missing children and believe that "a Missing Child is Everyone's Responsibility". All children have the right to be safe. Child Find Saskatchewan's provincial office is located in Saskatoon with a satellite office in Regina and active volunteers in 43 locations throughout Saskatchewan.



On May 7/11, Adam Geiger of the Saskatoon Police Association presented the President of Child Find Saskatchewan, Phyllis Hallat, with a donation of \$10,000.00.

On May 5/12, Jason Stonechild, Vice-President of the Saskatchewan Federation of Police Officers presented Phyllis Hallat with a donation of \$10,000.00.



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MOTORCYCLE RIDE FOR DAD



SFPO President Evan Bray was presented a plaque from Bill Bergeron, of the Saskatoon Police Association, in recognition of the SFPO support for MRFD.

Over 200 motorcycle enthusiasts braved the wind and rain to take part in the 4th Annual MRFD on June 16, 2011 in Saskatoon, which raised \$130,614.00 to aid in the battle against prostate cancer through research and education.

"If I had gotten checked this time last year, I wouldn't be planning my own funeral today."

Charlie Pester, Kingston educator and role model



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River 2011 Runners

"Creating Opportunity"



The Prince Albert Police Service in partnership with the Prince Albert Parkland Health Region has completed our sixth season of our youth program, **River Runners**. This was a season of high river water, chilly nights at the end of July and, of course, rain. Our groups worked great as a team to complete our trips and had a positive experience doing it.

River Runners is proud to offer our community youth an opportunity to be involved with a program that incorporates all participants into a team setting.

The following review is presentation to our sponsors. We appreciate the support from our sponsors and want to share our season's experience with you.

RIVER RUNNERS SCHEDULE OUTLINE

JULY 6

We invited all successful participants (along with parents/guardians) to an Orientation meeting. We outlined our program and discussed any concerns that may arise.

Our Supervisory staff was present, consisting of law enforcement personnel, health region personnel and committed volunteers.

JULY 11

We had our participants attend a "Team Building" and "Boat Orientation" afternoon. We met at the Police Service and shuttled our group to Camp Kinasao located on Christopher Lake.

We split the participants into two groups. While one group was introduced to water safety and paddling skills, the other group worked on team building tasks. The two groups then alternated.

River Runners puts a strong emphasis on working together as an equal team member without any prejudice for race, gender, age or social standing. *A lunch was provided by our funding.*

JULY 13 and 14

St. John Ambulance donated staff, time and materials to our applicants during a two day First Aid course.

Upon completion of the course, our participants received a recognized certificate for "Standard Level First Aid Course (New Protocols)" or "Emergency First Aid Course". The certificates are valid for 3 years.

If any participant had this course, they did not have to take it. This year (2011), we had 13 applicants successfully complete this course.

Dinner and refreshments were provided (by our funding) on both days.

JULY 21 – 23 - TRIP #1

Half of our group (9 youth and 3 supervisors) embarked on a 3 day-2 night canoe/kayak trip. This trip had 10 youth participants scheduled to go, but one did not show up. Efforts were made to locate him but we were



Continued...



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River 2011 Runners



"Creating Opportunity"

...Continued

unsuccessful. We try very hard to help our applicants with preparation, travel or whatever their circumstances depict. They are a team member and are treated so.

We usually start our trip at Fort Carlton and arrive in Prince Albert. Due to Fort Carlton being closed for the season, apparently due to flooding, we started our trip at the Wingard ferry crossing. This worked out quite well, although we missed the excellent tours done at Fort Carlton for our members.

All food and equipment was provided by our funding.

Each participant was given a River Runners T-shirt prior to trips departing.

JULY 26-28 - TRIP#2

The second half of our group (10 participants and 4 supervisors) embarked on the identical trip as noted for July 21st to July 23rd /2011.

AUGUST 31

We had a final wind-up and invited our group along with their parents/guardians. We got together to share memories, photographs and plans of next year.

Certificates for First Aid and completion of the river trip were handed out.

Evaluations on the program were handed out and were optional to fill out.

A pizza meal was provided by our funding.

FINANCIAL STATEMENT 2011

The Prince Albert Parkland Health Region is the official handler of the financial sponsored money. No donated money is distributed in the form of wages.

The following is the list of sponsored donations received:

Account.... River Runners 720-1-71580.

Money Donations:

Carry over from 2010.	+\$33.03
High Noon Optimists	+\$1600.00
Prince Albert Police Association.....	+\$800.00
Sask Federation of Police Officers Inc ...	+\$500.00
Canadian Tire	+\$250.00
<i>Total</i>	+\$3,183.03

Expenditures on equipment, food and incidentals:

Total.....-\$2,216.10

Balance at the end of our 2011 season

Total.....+\$966.93

We hope to be able to purchase a tandem kayak with the carry over sponsorship from 2011 and some funds we hope to gain in 2012.

All original receipts have been submitted to the PAPHR auditors.

A special thank you is directed to the Conexus Credit Union for supplying the 2011 River Runners T-shirts and the screen printing on them. This cost was \$511.50.

Minister of Justice supports police efforts to prevent elder abuse



Awareness is the first step in eliminating this problem across the province. As Minister of Justice, I support the dedicated efforts of the Saskatchewan Federation of Police Officers to educate on the impact of elder abuse on citizens and communities.

Thank you for your ongoing efforts to make Saskatchewan a safer place to live.

Honourable
Don Morgan, Q.C.
Minister of Justice
and Attorney General



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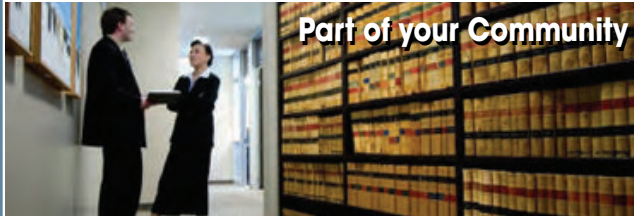


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River 2011 Runners



"Creating Opportunity"

...Continued

THANKING OUR SPONSORS

The sixth year of River Runners was a success due to the great support of our sponsors. As our program develops, we appreciate the ability to have our program funded, supplied and at zero cost to our participants. Taking out a registration cost opens the door to build a diversified group.

River Runners would like to recognize our financial sponsors for their contributions:

Prince Albert High Noon Optimists
Prince Albert Police Association
Saskatchewan Federation of Police Officers Inc.
Canadian Tire

River Runners would also like to recognize the following agencies/businesses for the donation of consumable goods, time, labor, people and equipment:

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A SPECIAL THANK YOU TO ST. JOHN AMBULANCE

As our 2011 season winds-up, we again want to thank Kelly Pollock and St. John Ambulance for supplying their time, materials and resources to our program.

St. John Ambulance has been a large part of our program since our start in 2006. We appreciate their professionalism and look forward to their partnership in future years.

THANKING THE VOLUNTEERS

The success of this program depends greatly on the type of people that run it. Our staff are committed to the youth participants; ensuring they have a great experience in a safe environment.

The River Runners program is proud of our staff and wish to extend a "thank you" to everyone who donated time, energy, leadership and direction in our 2011 season.

CONCLUSION

We have completed six successful years with the River Runners program. Those involved have had opportunity to develop team skills and meet new friends.

We encourage our participants to return so they may continue to expand on their leadership attributes.

Our program offers participants, parents/guardians and staff the opportunity to fill out program evaluation forms. We use these to measure our success and gain new ideas for the future.

We look forward to continuing River Runners in 2012 with the same success as we had in the last six years.

*Staff Sergeant Dave Schluff
Prince Albert Police Service*



PAMI

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Hon. Gerry Ritz, PC, MP

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"HE SAVED OUR LIVES"

As originally published in Estevan Mercury, May 23, 2012

by **Chad Saxon**

Four local residents are safe and sound today thanks to the quick actions of an Estevan Police Service officer.

Const. Steven Enns is credited with saving the four people from a house fire in the early morning hours on Friday. Enns was patrolling a back alley on the 1200 block of Sixth Street when he noticed a fire at the rear of a house. He was able to wake the occupants and help them flee the home with no injuries.

"He saved our lives," said the owner of the home Warren Sukich. "You can't speculate (on what might have happened) but chances are ... five, six minutes later how much more smoke would have been in there, could have we been overcome by it, I don't know."

Although he is still piecing the events together in his mind, Sukich estimates that the fire began around 3 a.m. His girlfriend was awoken by the barking of their dogs who were reacting to Enns knocking on the door.

"He was banging repeatedly on the door and he wasn't getting any response and was about to kick it in. (His girlfriend) got out of bed, woke me up and ran to the door to let the officer in.

"He asked who was in the house and she said our kid was upstairs, he's two, and he immediately ran upstairs, grabbed him, woke up my friend from upstairs and then ran outside."

Sukich said by the time he got out of the house, the flames had already begun to reach the roof. As well, since the fire appears to have begun on the back of the house the alarms did not go off.

"If he was 10 to 15 minutes later, who's to say what would have happened?"

Sukich said the damage to the home is extensive and is waiting to hear from his insurance company if it will be a total loss.

"It's pretty bad. When you look inside, it's pretty depressing," he said. "The firemen said it was an electrical fire from an outlet box that started inside the wall. That particular breaker on the panel was tripped and that is where the fire started. It started inside the back wall there and proceeded up inside the wall and onto the roof."

Sukich said that although the fire is a bit of "a pain in the ass" everything they lost can be replaced and all involved are safe, something he credits Enns for.



"He's a hell of a guy."

THANKS FROM A GRATEFUL DAD AND GRANDPA

The Editor:

Far too often when issued a traffic citation, we fail to realize these men and women are serving and protecting.

In the early morning hours on May 18, an Estevan police officer patrolling the streets and alleys spotted flames at the back of a house in the 1200 block of Sixth Street.

The officer ran to the house and started banging on the door to wake the occupants who were sleeping inside and happened to be unaware that the house was on fire.


A female opened the door and the first question from the officer was "are you alone in the house?" She said "no there's my baby and an adult in the bedrooms upstairs and another sleeping in the main floor bedroom."

Without hesitation the officer ran up the stairs to wake the adult and grabbed the two-year-old child and brought it to safety.


Hooray for the big blue and I don't mean the Winnipeg Blue Bombers. If not for the swift actions of this police officer, the lives of three adults and an infant would have been much different today.

Sincere gratitude to Estevan Police and Fire Departments and Red Cross.

*Joe Sukich
Winnipeg, Manitoba
Published May 23, 2012*



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GETTING AWAY FROM THE UNDERGROUND

Moose Jaw Police tackle the over prescription of drugs

Originally published in BLUE LINE magazine, May 2012 – reprinted with permission

by **Lucas Habib**

When it comes to law and order, the small city of Moose Jaw, Saskatchewan has a history as colourful as its name.

At the turn of the century, city buildings were mostly heated by steam. To service the boilers without enduring the frigid prairie winters, engineers constructed an elaborate network of tunnels beneath the downtown.

During American prohibition, the Soo Line railway ran straight from Moose Jaw to Chicago; consequently, vice-based businesses began opening up shop in the tunnels and “The Jaw” became a hub for bootleg liquor distribution to the Windy City and across the US.

Moose Jaw became known as ‘Little Chicago’ and Al Capone is rumoured to have visited numerous times (although no proof actually exists).

Nearly a century later, Moose Jaw’s biggest law enforcement problem isn’t bootlegging – it’s prescription drug abuse. Whether in big cities, rural areas or remote First Nations reserves, prescription drugs are a growing crisis across Canada. Law enforcement agencies are battling the problem with some success, yet the problem continues to intensify.

Prescription opioids have been the leading cause of accidental overdoses in the US and Canada since 2001 and property crime has increased in many areas to feed these addictions. According to the International Narcotics Control Board, as of 2008, Canada has the highest per capita consumption rate of oxycodone in the world. In Moose Jaw, oxycodone and morphine are the two main problems.

In 2009, Cst. Taylor Mickleborough of the Moose Jaw Police Service was getting tired of dealing with drug-related property crime. His creative thinking skills led to his finding a way to help the Jaw’s opioid addicts while simultaneously reducing crime.

From his confidential informants, he discovered that the city was well-known throughout Saskatchewan as a place where opioids were the drug of choice. “We also learned that Moose Jaw had a few doctors with inappropriate boundaries in their prescribing habits,” recalls Mickleborough.

“We had drugs that had originated from a few local doctors that were being discovered during investigations in other jurisdictions. We were also told that users from other areas are coming to Moose Jaw to obtain prescriptions from those few doctors.”

Mickleborough and his team approached the doctor but had mixed results. Clearly, traditional approaches

weren’t improving the situation – it was time for something new.

They came up with a “pretty simple idea,” says Mickleborough. The College of Physicians and Surgeons of Saskatchewan has one pharmacist on staff, Doug Spitzig, whose job is to monitor misprescription and overprescription of drugs, but he was missing a critical piece of information - street-level intel.



Moose Jaw Police Cst. Taylor Mickleborough with Saskatchewan College of Physicians and Surgeons Pharmacist Investigator Doug Spitzig.

“All we did,” says Mickleborough, “was reach out to him.” Police collected a list of about 50 high-risk users and dealers from their proven-reliable sources. After some cross-referencing and fact checking, they handed the list to Spitzig, who in turn drafted letters to the doctors in question, asking them to justify their prescriptions to the suspected abusers and traffickers. With this approach, the doctors said they were pleased that drug misusers has been identified and agreed to help.

To date, Mickleborough and Spitzig have been very happy with the physicians’ response.

Despite this initial success, Mickleborough and Spitzig recognize the problems might recur. Now that the college is involved there are options for regulatory discipline of wayward physicians, including hearing, loss of prescribing license competency, assessments and investigations into non-professional conduct. So far, it hasn’t come to that.

“We’ve already seen both quantitative and qualitative results,” states Mickleborough. Forty-two percent of the identified misusers on his master list either had their prescriptions ended or dose-tapered – but

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GETTING AWAY FROM THE UNDERGROUND

Moose Jaw Police tackle the over prescription of drugs

...Continued

Mickleborough emphasizes that cutting off drugs an addict may need is not the solution to a drug abuse problem. Dose-tapering can be helpful, though. Since the program started, Moose Jaw's support services have seen a corresponding increase in detox participants.

Significantly, prescription drug addicts who have had their allotments reduced as a result of this initiative have been supportive. "Many of the street-level users know they need help – they see doctors as the source of their problem," Mickleborough emphasizes. "It's important to express that we've never talked to a single prescription drug addict who doesn't hate their addiction – it stops them from leading a normal life."

Mickleborough stresses that the program is still in its infancy. "This is the beginning of what we see as a long process of education, enforcement and support for both local users and traffickers." He also hopes that other jurisdictions adopt a similar strategy. He and Spitzig have been invited to present at conferences in Saskatoon and Ottawa – to police, doctors and representatives from the Canadian Centre of Substance Abuse.

They presented their strategy to a very enthusiastic board of doctors from the local health region in March. Dr. Brad Thorpe, president of a regional medical association, says physicians "knew that the problem was out there but were ignorant to the extent of it." The presentation was such an "incredibly positive

learning experience" they've requested additional seminars for other doctors, he noted.

"There isn't a lot of discussion between police, doctors, mental health and addiction professionals and drug addicts," says Mickleborough. This program is one way of opening those tunnels of communication.

Mickleborough, Spitzig and the Moose Jaw Police Service hope to bring those people who need help up from the underground and towards the light.

Moose Jaw Police Cst. Taylor Mickleborough may be reached by phone at **309-694-7600** or by email: tmickleborough@mjpolice.ca

Lucas Habib is a freelance writer for Blue Line Magazine.

SHOP WITH A COP

Shop with a Cop is a program designed to benefit at-risk, needy and neglected children. The youth are selected by the teachers at school. There must be an economic need for them to participate. They are aged 7 -12. Each youth is given a \$100 gift card from Zellers and gets to shop for their family for Christmas. They are paired up with Police Officers to assist them in their shopping. They buy gifts for everyone in the family and even their teachers but often have to be coached to buy something for themselves.

The money for the gift cards is donated by Prince Albert Crime Stoppers, Prince Albert Police Association and PA Lions. Zellers also provides a 15% discount for everything that is purchased. Wrapping paper, gift tags and tape are supplied to the schools who then assist the youth to wrap the gifts for the family. The schools are chosen at random each year, keeping in mind the need that exists in that school.

This program is designed to give the youth a chance to have a positive influence in their family. It also

gives them a chance to have a positive interaction with the Police. For the Police it is a way to give back to the community. This event is VERY POSITIVE, both for the youth and for the officers. The first time it was held in Prince Albert was 2010.

In 2011, after our event, one comment that was posted on PA Now was:

"Last year I witnessed a student from my child's school do this "Shop with a Cop." When he returned to class with his shopping bags, he turned around and gave the cop a great big hug and said, "I may not believe in Santa but my baby brother does and I am going to keep it that way." Well I think both the cop and I had to escape to the bathroom to ball our eyes out for a bit. It was so sad but such a good thing. How something so small can make such a difference. I have kept an eye on this student and have watched him grow into a really nice kid, helping others, his siblings, and generally caring about things rather than being somewhat of an average kid with nothing... I think this program does change lives, it is great."

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CPA TAKES POLICE ASSOCIATION LEADERSHIP TO THE NEXT LEVEL

As police association leaders we face daily challenges that test us and ultimately our members. Managing the day to day business of a police association while proactively leading your members in a positive direction toward the future can prove a daunting task for even the most skilled individuals. The Canadian Police Association has taken a leadership role in assisting association executives in developing skills and gaining knowledge necessary for association leaders today.

The **Canadian Police Association Executive Leadership Certificate Program** is offered by the Labour and Worklife Program at Harvard Law School and the Center for Executive Leadership at the Telfer School of Management through the University of Ottawa. This program is offered in three separate Modules that can be taken in any order to successfully graduate. Modules can be taken individually as well, giving focus on a certain function of association leadership. This article will give an insight to the training and instruction available through the program and the benefits of developing your association executives.

Module I – Leadership, Advocacy and Communication

The word “leadership” can be used in many different ways. Module I of the program focuses specifically on the challenges of police association leadership. This module allows participants to understand the dynamics of a dispute and the relationship that exists between leadership power and influence. Through the use of a major Case Study and participant scenarios this module also covers topics of Advocacy and Media as well. Participants receive practical training in branding of your organization, reputation management and the importance of stakeholder relations and alliances. Further focus on controlling your messaging and agendas through the use of all media and being able to influence the outcome is an interactive group project incorporated in the module. Using pre-reading course material, the class spends time discussing future challenges on the horizon for police associations and the leadership skills required to successfully navigate through them.

Module II - Advanced Negotiations and the Psychology of Bargaining

For Police Association Leaders, collective bargaining is at the core of our function. The challenge of negotiating contracts and maintaining a competitive package of wages and benefits for our members is the foundation of our existence. This module masterfully equips association executives with a better understanding of the inner workings of all roles through the bargaining process. Discussions focus on the importance of power, influence and communication and the role each plays in the bargaining process. Participants will identify outside influences to the negotiation process and develop strategies to work through problems. Module II also requires its students to roll up their sleeves and participate in group work that involves creating persuasive agreements and replies at the bargaining table as well as understanding the role of timing and sequencing in the entire process. Assembling a strong team for negotiations can be a challenge and this program dedicates time to this important aspect of the negotiation process. Module II offers some practical training on team conflicts and cohesiveness. The final piece of this module focuses on Interest Based Bargaining, a strategic look at an inevitable impasse and Interest Arbitrations. Overall, Module II is a must-have for Police Association Leaders tasked with bargaining and maintenance of a Collective Agreement.

Module III – Strategic Choices, Implementation and Governance

This module of the program allows association leaders to focus on overall strategic thinking for the association along with effective and efficient governance of your board. Starting with basic governance issues and effectively chairing a meeting this module also shines the spotlight on the purpose and application of a Constitution. Module III provides opportunity through case studies and group work to delve deeper into Strategic Planning, Strategy during Troubled Times and eventually tackles intergenerational issues within our membership. A successful organization

Continued on page 27...

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CPA TAKES POLICE ASSOCIATION LEADERSHIP TO THE NEXT LEVEL

...Continued

also needs to turn its attention to succession planning and students are challenged to consider this aspect of strategic planning as well. Participants in this module finish with a renewed sense of direction and strategic thinking for their association.

I would be remiss if I didn't make mention of the key roles played by two individuals in this program. Elaine Bernard is the Executive Director of the Labor and Worklife Program at Harvard Law School. Elaine played an instrumental role in the initial development of this program and is one of two academic advisors the program utilizes. Bill Cole is the head of the Union Consulting Group at the Ottawa law firm, Nelligan O'Brien Payne. Bill delivers in depth training during the program drawing from his extensive history in bargaining, arbitrations and mediations for police and fire associations across Canada. The involvement and commitment of both Elaine and Bill is instrumental in the huge success this program has become.

Finally, aside from the content and training that comes with all three modules, the ability to interact and build relationships with other association leaders is critical to the benefit received. Police and Fire Association Executives from all over Canada are given the chance to learn together and effectively problem solve issues that face all of us no matter where we call home. The new alliances and contacts that form in the classroom transition into resources and friendships for years to come.

Here are a few thoughts from participants on the program and its benefits.

"The CPA Executive Leadership Program is an excellent opportunity to gain invaluable education into the Police Association world of Bargaining, Branding and Board Governance, to name a few. It takes you to a new level of expertise. It also allows you to network with Association representatives from across Canada and to make friends that will last a lifetime."

Duncan Foot – President, Halton Regional Police Association

"I have completed two of the modules now and in addition to the opportunity to meet and network with fellow CPA members, I was able to hear how other participants have applied the various concepts from the modules to their own experiences within their respective departments. The courses provide an open forum to share successes, giving each participant beneficial information to use within their own board rooms and memberships."

Janet Stringer – Director, Vancouver Police Union

"As a relatively new Association leader with limited experience, the CPA Executive Leadership Program has provided me with the essential tools to be an effective Police Association leader in the 21st century."

Matt Jotham – President, Guelph Police Association

"I found the course enlightening with the material presented very relevant to the times we find ourselves in. Regardless of the service that we each represent, police or fire, we are facing the same arguments from the same employers. The course material and networking with professionals from across the country has given new perspectives in protecting our members' collective rights."

Gord Ditchburn – President, Vancouver Fire Fighters Union Local 18

As a proud graduate of this program, I encourage all police association executives to visit the Canadian Police Association Website: www.cap-acp.ca, or call the office to learn more on how you can develop your board members to effectively lead your association to a bright and rewarding future.



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About SASKATCHEWAN SENIORS MECHANISM... *Seniors Working Together*

VISION STATEMENT

Saskatchewan Seniors Mechanism is recognized for its leadership, integrity and service in addressing seniors' issues in Saskatchewan.

This umbrella organization brings together groups of older adults who offer their wealth of experience, knowledge and time to work together in the interest of seniors in Saskatchewan.

From a wide range of backgrounds, these groups work selflessly to better the life of older adults, whether providing specific types of programming, advocating about issues of importance to seniors, or sharing information to benefit seniors in our province.

Our organization's high visibility and success is the result of active participation and partnering with member organizations to promote a healthy lifestyle of dignity, respect and enjoyment.

Our office functions as a central clearing house for the collection and distribution of information for seniors organizations in the province, for other agencies that provide programs and services for seniors, and the general public.

MISSION STATEMENT

The Mission of Saskatchewan Seniors Mechanism is to bring together Saskatchewan seniors' organizations for the purpose of contributing to a better quality of life for seniors.



We do this by:

- research and action on issues affecting seniors
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- giving direction and support to member organizations
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- partnering with member organizations and others



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Keeping Saskatchewan Safe Includes Stopping Elder Abuse



I am pleased that the Saskatchewan Federation of Police Officers is working to make elder abuse a public issue. By shining a light on how we treat others – especially older members of our community – we can reduce its occurrence and make Saskatchewan a safer place for all, no matter what our age.

Hon. D.F. (Yogi) Huyghebaert
Minister of Corrections, Public Safety and Policing



Ministry of
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ELDER ABUSE PREVENTION AND RESPONSE NETWORK

The Saskatchewan Seniors Mechanism (SSM) received funding through New Horizons for Seniors (Human Resources and Skills Development Canada) for a 3-year (2010-2013) community-focused project that draws individuals and organizations together for the purpose of Elder Abuse Prevention and Response Networking. This networking will work toward building community frameworks for prevention and intervention strategies, and reducing incidents of Elder Abuse to the end that zero tolerance becomes the norm.

As a starting point, the World Health Organization's definition of Elder Abuse has been embraced – "a single, or repeated act, or lack of appropriate action, occurring within any relationship where there is an expectation of trust, which causes harm or distress to an older person. Elder abuse can take various forms such as physical, psychological or emotional, sexual and financial abuse. It can also be the result of intentional or unintentional neglect." A key response to this definition is raising awareness through dialogue and education while assisting a community and its members to provide a foundation of safety and security. Steering Committee Members have made use of some of the components from a British Columbia model for developing Community Response Networks.

SSM is working with four partner organizations on this project – Lifelong Learning Centre, Saskatoon Council on Aging, Southwest Council on Aging and Prince Albert Community Against Family Violence. By hosting a series of round table meetings, spearheaded by SSM, the aim is to gather information on what protocols currently exist in our province, how to coordinate elder

abuse awareness and response effectively by utilizing community services and agency supports, and how to communicate the strategies to urban centers, rural settings, and remote or isolated areas. The four partner organizations met for the first roundtable gathering in Saskatoon in June of 2010.

A key response to this definition is raising awareness through dialogue and education while assisting a community and its members to provide a foundation of safety and security.

Since 2010, roundtable gatherings have been held in Swift Current, Yorkton, and the Battlefords to gather together service providers and "front line" agencies from those areas to share information and strategize about ways to network regarding elder abuse prevention, intervention and education. We plan to hold more of these regional roundtable gatherings in other areas of the province.

One provincial gathering was held to discuss how we network throughout the province. We have also held a roundtable specifically focussed on how to respond to phone calls reporting possible abuse. Several more gatherings are planned for the coming year.





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DEMOGRAPHIC FACTS

In 1981, 2.4 million Canadians were aged 65 and older. Today the number has nearly doubled to 4.7 million. That's one in seven Canadians. 56% are women.

- In the 1970s for every person 55-64, there were 2.3 persons aged 15 – 24. In 2006 the ratio was down to 1.1.
- Life expectancy in Canada in the 1940s was just over 60 years. Life expectancy in Canada today is over 80 years.
- Canadians 45-plus (“Zoomers”) account for 14.5 million out of 34 million Canadians. (Source: Statistics Canada, July 2010)
- 6.4 million Canadians are either retired or semi-retired. (Source: PMB, Spring 2011)
- 7 in 10 Canadians plan to keep working during retirement. (Source: The Globe and Mail/Harris/Decima Poll)
- 279,000 Canadians have recently, or expect to become, caregivers to an elderly relative in the next 12 months. (Source: PMB, Spring 2011)
- Today, there are more people over 50 than under 30.
- By 2016, there will be more people over 65 than under 14. First time in history.





Rob Norris, MLA
Saskatoon Greystone

Minister of Advanced Education, Employment and Immigration

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ELDER ABUSE STATISTICS



As originally published on <http://imfcana.org> Updated January 21, 2009

As Canada's population ages, the number of citizens over 65 years of age will outnumber the number of citizens under the age of 15 by 2015. This shift means that an increasing number of people will be put into the position of caregiver for their parents even as they may be caring for their own family. Juggling these responsibilities involves, by necessity, a great deal of stress. We must be mindful, therefore, of the problem of elder abuse. Below are some quick statistics on the scope of the problem today.

All statistics are quoted from Family Violence in Canada, 2007 pages 32-34. Published by Statistics Canada and retrieved on January 21, 2009 from <http://www.statcan.ca/english/freepub/85-224-XIE/85-224-XIE2007000.pdf>

- In 2005, there were 160 violent incidents for every 100,000 seniors, almost 14 times lower than the rate recorded for persons aged 15 to 24 (2,317 per 100,000).
- Trend data show that between 1998 and 2005, the overall rate of police-reported violence against seniors increased 20%.
- According to police-reported data, senior males are more likely than senior females to be victims of violent crime. In 2005, senior men experienced rates of violent crime that were 1.5 times higher than for senior women (172 versus 114 per 100,000).
- When considering violence at the hands of a family member, rates of violence were higher for senior women. There were 47 per 100,000 females over 65 who were violently victimized by a family member, compared to 36 per 100,000 males over 65.

- According to police-reported data, rates of family violence against seniors were highest when the accused was an adult child (15 per 100,000) or a current or former spouse (13 per 100,000).
- Senior females were most likely to experience family violence at the hands of their current or ex-spouse (17 per 100,000) or their adult children (16 per 100,000); while senior males were more likely to be victimized by their adult children (13 per 100,000).

Police-reported data show that the oldest seniors are less likely to be victims of family violence (Figure 3.3). The rate of family violence against seniors aged 85 and over was lowest at 22 per 100,000, compared to 34 for seniors between 75 and 84 years of age, and 52 for the youngest seniors aged 65 to 74 years of age.



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RECOGNIZING OLDER ADULT ABUSE



The Ontario Network
for the Prevention of Elder Abuse

As originally published on www.onpea.org

Financial Abuse

The following list contains examples of financial abuse and is reproduced from: Financial Abuse of Older Adults: National Clearinghouse on Family Violence; Teresa Lukawiecki; 1999

- Large sums of money are taken from a bank account
- Signatures on cheques or other papers look suspicious
- The older person is in debt and does not know why
- Bank statements are no longer being sent to the older person's home
- The older person cannot buy food or personal care items, or pay bills
- The older person's will is unexpectedly changed
- The older person's home is unexpectedly sold
- Personal belongings, such as clothes or jewellery, are missing from an older person's home or room in an institution
- The older person is asked to sign legal papers (such as a power of attorney, a will or a joint deed to a house) without being able to understand what they mean
- The older person cannot remember signing papers or making certain money transfers
- The older person is not allowed to decide or speak for himself or herself
- The older person is isolated from friends and family
- The older person feels afraid or worried when talking about money

Physical Abuse

Unexplained reason or explanation inconsistent with: bruises, welts, swelling, lacerations, punctures, fractures, restricted movement, repeated falls, internal injuries. Other indicators may be rope burns, hypothermia or grip marks.

Sexual Abuse

Genital infections, pain, bruising, bleeding in genital area, inappropriate sexual comments by caregiver, rope marks or other signs of physical restraint.

Psychological (Emotional) Abuse

Low self esteem, agitation, difficulty sleeping or needs excessive sleep, withdrawal, passivity, resignation, tearfulness, feelings of hopelessness / helplessness, unexplained fearfulness (particularly in the presence of the caregiver), significant change in weight, no visitors/outings, deference to the caregiver.

Neglect

A senior may be suffering from neglect if he or she appears:

- emaciated, malnourished or dehydrated
- confused
- inappropriately dressed
- under- or over- medicated
- unkempt appearance or personal surroundings (i.e, soiled clothes or linens)
- has open sores

Signs of neglect in a senior's living environment include:

- home is dirty or in a state of disrepair
- smell of urine or feces in the home
- lack of required safety features in the home

Other possible indicators of neglect:

- the senior is left alone without supervision or assistance when needed
- medical appointments are cancelled on a regular basis or senior does not show up for the scheduled appointment.

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What You Need to Know About Elder Abuse

THE SINGLE LARGEST FACTOR THAT CONTRIBUTES TO THE DEVELOPMENT AND/OR MAINTENANCE OF AN ABUSIVE RELATIONSHIP IS ISOLATION. TALKING TO A PERSON IS ONE OF THE FIRST STEPS TO BREAKING DOWN THIS ISOLATION. IF A PERSON DOES TELL YOU THAT THEY ARE BEING ABUSED YOU SHOULD:

- **BELIEVE the person.** Do not question what they are telling you. You may be the very first person that has ever been entrusted with this information. It may be hard to understand what is going on especially if the perpetrator is a nice person to you or someone you know.
- **Do not judge the person.** Listen to what they are saying to you. Do not express pity or tell them what to do. Tell them you care about them and offer them a level of support that you feel comfortable providing and know that you can provide on an ongoing basis. Do not promise them things you know you can not do or do not feel comfortable doing.
- **Educate yourself on resources available to older persons who are being abused.** You can do this by calling your local community information centre, community care access centre, community support agency, talking to your own doctor, your lawyer or searching on the internet for Ontario resources and/or information.
- **Do not deny what is going on.** If you choose to deny what is going on or not to listen to a person, this will serve to isolate the person who is being abused even further.
- **Understand that making efforts to change an abusive relationship is extremely difficult.** A person who is being abused can be very afraid and not certain what to do. It can take a very long time for people to decide to make a change in their lives, to reach out for help or to even talk about their situation.
- **Encourage the person to seek help and assistance.** Offer to help them find the right place to turn to if this is something you are prepared and able to do.
- **Do not confront the perpetrator yourself.** This could put you and/or the person who is being abused in trouble.

Remember, if you or someone you know has been abused or is experiencing abuse, you are not alone - help is available.

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Facts on Psychological and Emotional Abuse of Seniors

Psychological abuse of seniors includes any verbal or non-verbal act that undermines their sense of dignity or self-worth and threatens their psychological well-being. Emotional abuse of seniors includes any verbal or non-verbal act that undermines a senior's sense of dignity or self-worth and threatens their emotional well-being. Any attempt to demoralize, dehumanize or intimidate older adults is abuse. Psychological and emotional abuse may include:

- shouting and bullying
- insults or name calling
- threats of violence or abandonment
- intimidation or belittling
- humiliation
- harassment
- treating an older person like a child
- ignoring the person or isolating them from his or her family, friends, or regular activities
- inappropriately infringing on their privacy

Signs of possible psychological or emotional abuse may include:

- heightened levels of upset or agitation
- unexplained feelings of hopelessness, guilt or inadequacy
- unusual withdrawal from family and friends
- discomfort or anxiety in the presence of particular people
- reluctance to speak about the situation

Abuse happens when one person hurts or mistreats another. Remember:

- Seniors are entitled to respect.
- Seniors have a right to live free from psychological and emotional abuse.
- Seniors have every right to live in safety and security.
- There is no excuse for abuse.

Facts on Physical and Sexual Abuse of Seniors

Physical abuse includes the use of physical force that may result in bodily injury, physical pain, or impairment. Physical abuse is often assault. Physical abuse may include:

- striking
- hitting
- pushing
- shaking
- burning
- shoving

Sexual abuse is sexual touching or sexual activity if the other person does not consent. Signs of possible physical or sexual abuse may include:

- unexplained depression, fear or paranoia discomfort or anxiety in the presence of particular people
- unexplained visible burns, scratches, bruises, cuts or swellings
- vague or illogical explanations for injuries

Abuse happens when one person hurts or mistreats another. Remember:

- Seniors are entitled to respect.
- Seniors have a right to live free from psychological and emotional abuse.
- Seniors have every right to live in safety and security.
- There is no excuse for abuse.



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Facts on Neglect of Seniors

Neglect is deliberate or inadvertent failure on the part of an informal or formal caregiver to provide needed assistance to the older person.

Neglect may include failure to provide:

- water or food
- shelter
- clothing
- medication or medical attention
- assistance with basic necessities

In some circumstances, an older person who is neglecting themselves may refuse assistance. These cases are often related to physical limitations or cognitive difficulties.

Signs of possible neglect may include:

- dehydration or malnourishment
- untreated bedsores or other medical problems
- unsanitary household conditions or lack of personal care
- unsafe living conditions or homelessness

Encourage anyone who is suffering from abuse or who is acting in a violent way, to get help.

Abuse happens when one person hurts or mistreats another. Remember:

- Seniors are entitled to respect.
- Seniors have a right to adequate care and attention.
- Seniors have every right to live in safety and security.
- There is no excuse for abuse.

Facts on the Abuse of Seniors

Abuse of seniors may involve mistreatment or violence, or even neglect. Abuse can be at the hands of a spouse, an adult child or other family member. Abuse can be inflicted by a caregiver, a service provider, or other person in a situation of power or trust. Abuse can happen when a senior is living in an institution or a private residence.

Abuse can happen when the aggressor wants to intimidate, isolate, dominate or control another human being. Abuse can happen to anyone, in any family or relationship. It can happen to people of all backgrounds, ages, religions, races, cultures and ethnic origins.

An older adult may experience one or more kinds of abuse, including:

- physical or sexual
- psychological and emotional
- financial
- neglect

All these kinds of abuse can happen as a single incident or can be a pattern of behaviour. An older adult may be perceived by some as vulnerable and a target. In families, caregivers may take out their frustration on seniors who may not want to admit that abuse is happening.

If you know a senior who is being abused, or a caregiver who is stretched beyond the limit, they may need support. Let them know they are not alone. Encourage anyone who is suffering from abuse or who is acting in a violent way, to get help.

Abuse happens when one person hurts or mistreats another. Remember:

- Seniors are entitled to respect.
- Seniors have every right to live in safety and security.
- There is no excuse for abuse.



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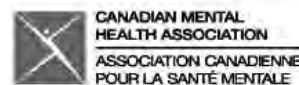


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AGING PARENTS

As originally published on www.cmha.ca



Aging Parents

Becoming a caregiver to parents involves major changes for all concerned - physically, emotionally, socially and financially. Learning to cope with the changes in a healthy way is important to ensure you and your aging parents can live in a mutually loving and giving relationship.

If you are concerned about your relationship with your aging parents, we hope this pamphlet will help you and your parents adjust to your new roles.

The changing picture of aging

People today live longer than ever before. Most of us will spend nearly one third of our life as "retirees" or "senior citizens." Four or even five-generation families are no longer unheard of.

But as we live longer, the chances grow that we

*"A shared laugh
can do wonders
to ease tension,
build closeness,
and even
improve health."*

will some day need help caring for ourselves. Today, many adult daughters and sons find themselves called upon to help care for their aging parents. The

commitment they have to make may be for a short time or it may last for years. It changes the roles, responsibilities and feelings within the family and can be complicated and confusing.

How to keep the quality in family relationships

At the same time, caring for an aging parent can also benefit the family. It can bridge the gaps among generations. Family support systems can be strengthened as members learn to prepare themselves for their own aging. How can you get the best out of this new relationship?

- Encourage without giving advice. Advice from adult sons and daughters is a tricky proposition and best avoided unless you are sure it has been asked for. It is generally better to let an outside person be the advisor.
- Accept differences of opinions, values, habits, likes and dislikes between you and your parents. There is often a "generation gap" between parents and children, regardless of how old they are. Respect these differences.
- Keep humour and fun alive in the family. A shared laugh can do wonders to ease tension, build closeness, and even improve health.
- Recognize that grandchildren and grandparents may have a special relationship. If neither has the burden of responsibility for the other, they are free to enjoy each other's company and share ideas and experiences.

What can you do for your parents?

Care-giving involves difficult decisions which should be handled with as much thought and discussion as possible. Do not jump into drastic changes, like having your parent move into your home, because you feel guilty or pressured, or as a "quick fix." Be realistic about your own abilities, desires and limitations, as well as those of your family members. Weigh the options carefully.

Consider these issues as you take on increased care of your parent: What can your parents reasonably expect from you?

- What can you reasonably expect from your parents?
- Listening is an important part of caring. Listen to your parents. You may be one of the few who does.
- Independence is key to mental and physical

Continued on page 51

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AGING PARENTS

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...Continued

health. Encourage and support your parents' independence.

- Let your parents know about community services or assistance available to them so they can make informed choices for themselves.
- Encourage your parents to discuss sensitive issues, like disability, nursing homes, even dying, if and when they seem interested in such discussions.
- Learn what the legal system has to offer you and your parents. Options like a power of attorney may help to manage your parents' finances and their future.

"To cope well, it helps to separate the "person" (your parent) from the "process" (normal aging)."

What can you do for yourself?

To cope well, it helps to separate the "person" (your parent) from the "process" (normal aging).

Beware of stereotypes -both you and your parent

need to be on guard against the myth that old age is an illness. This is far from true. Most seniors are well, active and mentally fit. Some changes normally occur as we age. For example, we experience a gradual need for more light, a decreased hearing range, changes in the sense of taste and smell, and a general decrease in the efficiency of the body's organs and systems. Adapting to these changes is easier once we understand them.

You may find yourself feeling trapped and guilty as you try to juggle the multiple demands, stresses and responsibilities of your new situation. This can threaten not only your health, but your marriage, job, relationship with your children, and financial security. Be on the lookout for signs of stress and burnout. Symptoms may include: depression, constant fatigue, poor concentration, hostility, low self-esteem and / or physical illness.

You may need to pay more attention to your own independence. Do not become too involved in your parents' day-to-day activities at the expense of your own independence. Talk to them honestly and confidently about your needs and feelings while listening to and respecting what they have to say about theirs.

Caregivers often lack role models. Joining a caregiver group where you can share ideas, information, concerns and support can be invaluable. A caregiver group can also help you develop skills such as assertiveness and stress management, and teach you how to express your feelings.



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THE SANDWICH GENERATION

Caught in the Middle

What is the sandwich generation?

Are you finding yourself caught between the stresses of caring for your aging parent as well as for your own children? If so, you are part of the growing number of people belonging to the so called “sandwich generation”.

The term sandwich generation is used to describe those individuals sandwiched like a slice of ham between the care demands of their aging parents and those of their own children. According to the Vanier Institute of the Family, just over three-quarters of a million Canadians live in three generation households. The middle generation has the responsibility for caring for their aging parent as well as for their own children.

People have been caring for their elders for centuries, so how is the situation any different now than it has been in the past? For one thing, people are living longer and requiring care for longer periods of time. Improvements in medical science have increased life expectancy. They have also increased the length of time people can live with a debilitating illness before death. In Canada, the average life expectancy is 78 years old. Only 50 years ago it was 69.

When couples choose not to have children until later in life, they can be pushed into the sandwich generation. Couples who do not have children until they are in their 30s or 40s can end up sandwiched between the responsibilities of caring for their young children and for an older relative simultaneously. The older relative, a grandmother for example, may be too old to take on the traditional support role of helping with childraising; she may need care herself.

Even parents whose children are grown can end up in the sandwich generation if “boomerang” children move back home after divorce or job loss.

Who make up the sandwich generation?

Members of the sandwich generation are typically 45-60 year old, female, raising a family, have either a part or full time job and may or may not have a partner. It is a very stressful position, and the whole family feels the effect. More than one-third of sandwich generation members spend less time with their spouses and children than non-caregivers. They report feeling guilty and overwhelmed much of the time. They also get sick and suffer from exhaustion more frequently than non-caregivers.

How to help

Caregivers can feel alone, isolated and inadequate. No person should feel this way, especially a person who is giving so much to another. If you know someone who is caught in the sandwich generation, the best thing to do is offer him or her support and help. People caught in the sandwich generation need help. They need to have some of the pressure taken off. They need solitude, space, and appreciation from both generations. They need time with their peers, time to pursue the peak of their careers, and time to do the things they want to do.

Take time to reflect on the times that this person was a significant and giving force in your life.

Plan ahead

Even if you are not part of the sandwich generation right now, you need to consider the possibility that you may be part of it in the future. Often times caregiving is not discussed until an event such as illness occurs, and care is needed immediately. This can lead to high stress and uninformed decisions. It is important to discuss the possibility of having to care for an older relative in the future, and research your caregiving options ahead of time.

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THE SANDWICH GENERATION

Caught in the middle

...continued

TIPS for caregivers

Take care of yourself and do what you need to do to stay healthy. This includes having some fun and living life to the fullest. Many caregivers feel guilty about taking time for themselves; however, it is critical that the caretaker makes her own health and well-being a priority in order to take care of others. Heavily stressed individuals are less effective and less efficient.

Be practical. You can only do what you can do. Don't overload yourself emotionally, physically or financially.

Don't neglect your significant relationships. Take time to be with the important people in your life. Make plans with your family for special afternoons in the park or movies at home. Go on a date with your partner.

Be in touch with yourself. Watch out for signs of burnout and depression. Consider discussing these issues with your physician or seek counseling if you have symptoms of depression. Be aware of increased use of anti-anxiety medication or self-medication through alcohol. Think about your own physical and mental health and get help if you see a less than healthy change.

Make caring for your parent a responsibility for the whole family. It is not just the adult daughter's job. Other siblings as well as children can help. Hold a family meeting to discuss caregiving. Make a list of all responsibilities required, then discuss who might do what tasks. All family members living in the area should attend, especially the aging parent, so his or her feelings are considered.

Accept help from extended family, friends and neighbors. It is very easy to say "no" when others offer to assist you. If they are not offering something helpful, make a suggestion of what they can do to help. They truly want to help and sometimes they don't know how.

Become an expert. Learn as much about the medical condition you are dealing with as you can. This will

alleviate the stress of not knowing what to expect, and will make you better able to care for your loved one.

Reflect on the positives of the relationship. Remember why it is you are taking care of an aging parent or relative. Take time to reflect on the times that this person was a significant and giving force in your life. Renew the love and the feelings you have for the person. Sometimes the difficulties of the caregiving role can get in the way of such feelings.

Look at old photo albums and, if possible, reflect and recollect with your loved one.

Tap into the many resources out there to help. There are helpful sources such as; assisted living, day care for seniors, home care, short-term residential care, and church volunteer organizations that offer services to assist caregivers. Find out what resources are available in your community and take advantage of them.

Seek support. Your friends or church may be excellent sources of support. Many communities have Alzheimer's support groups. There are even Internet support groups. Find out what support services are offered in your community and take advantage of them. Reach out.

Please contact your FSEAP professional to learn more about the information and support available to caregivers.



Family Services offers confidential professional assistance on a wide variety of personal and work-related issues. For more information on your EAP, call: 1-800-668-9920

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PREVENTING ELDER ABUSE

As originally published on www.onpea.org



The Ontario Network
for the Prevention of Elder Abuse

Preventing the abuse of yourself

- Stay as active as you can - go on outings with friends; volunteer; join a gym; visit neighbours.
- Maintain your friendships and maintain contact with loved ones.
- Have any cheques that you may receive, i.e., pension cheques automatically deposited to your bank account .
- Have bills, such as your telephone bill, automatically paid from your bank account.
- Get legal advice when creating, and/or have a lawyer draw up a Power of Attorney for Property and/or Power of Attorney for Personal Care for you.
- Only grant attorneyship (as in a Continuing Power of Attorney for Property and/or a Power of Attorney for Personal Care) to someone, or some people, that you know you can trust, and whom you know will respect your wishes.
- Write into your Continuing Power of Attorney for Property instructions regarding when it is to come into effect.
- Attend educational seminars/sessions that are being offered in your community regarding the abuse of older adults, your rights, senior's safety, etc.

Preventing the abuse of older adults

- Educate yourself about the abuse of older adults and the rights of older adults.
- Become involved in your local abuse of older adults Committee or Network and

encourage the development of educational sessions for older adults on their rights.

- Learn about the rights of seniors and explain these rights to older adults that you know.
- Listen to older adults - take time when speaking to them about their current situation and offer suggestions regarding how they might keep themselves, and their assets, safe.
- Take an older friend out to lunch, visit them, call them to see how they are doing - in short, keep in touch older adult family members and friends.

FOR FURTHER INFORMATION

The Canadian Network
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What the Law can do About Elder Abuse

What role does the law play in preventing elder abuse given the chilling events that recently took place in Moncton, New Brunswick? Sentenced to four years in prison for essentially allowing her mother to rot to death, Ms. Margaret Grant escaped the maximum sentence of 5 years based on "...the remorse she expressed by her guilty plea and... the fact that she has no prior criminal record..."

The Criminal Code

Although there is no specific Canadian Criminal Code provisions to combat elder abuse, its provisions provide protection generally to all Canadians against mistreatment. For example, physical abuse could come under a number of criminal code provisions, such as assault; psychological abuse is captured under provisions

"Upon receiving information that an adult is being neglected or abused, social services are dispatched to investigate the case"

such as intimidation and uttering threats; financial abuse may come under provisions that deal with theft, forgery, extortion or fraud; and active neglect is addressed by the Code as criminal negligence causing bodily harm or breach of duty to provide necessities. Therefore, the criminal law is prepared to deal with the after effects of elder

abuse, so that cases like that of Margaret Grant will act to deter future abuse. But the law in some jurisdictions does attempt to take a more proactive role in curbing elder abuse...

Adult Protection Legislation

Provincial adult protection legislation exists in Newfoundland, New Brunswick, Nova Scotia, Prince Edward Island and British Columbia but it varies from province to province. Each of the statutes has a different scope (as in the type of situations which allow a designated agency to intervene) or different reporting requirements. For

example, Newfoundland and Nova Scotia provide for the mandatory reporting of cases of neglect and abuse, whereas New Brunswick's legislation only refers to voluntary reporting by a "professional person". Upon receiving information that an adult is being neglected or abused, social services are dispatched to investigate the case, which is mandatory in all jurisdictions with adult protection legislation with the exception of PEI. Remedial measures available to social services may consist of providing the adult with necessary social services, including homemaker services, or referring the case to an appropriate agency (including the police, a community service agency, another government department or agency, or a hospital or other institution), although remedial measures also vary from province to province.

Adult Guardianship Legislation

Adult guardianship legislation exists in every province and sets out rules concerning the designation of adults as mentally incapable. Ontario's Substitute Decisions Act, for example, gives the Public Guardian and Trustee (PGT) various powers to investigate into abuse or neglect, where the victim is a mentally incapable adult and either refer the victim to the appropriate services or apply to the court for temporary guardianship of the victim. However, the PGT does not act as an adult protection agency nor provide direct protective services except for substitute decision-making services with regard to financial affairs and health care. Rather the agency helps the victim connect to social and health services available in the community.

Family Violence Legislation

Finally, family violence legislation exists in a number of Canadian provinces. Under the legislation, a court or Justice of the Peace can issue a protection order directing an abusive family member, often a spouse, to stay away from the person being abused or threatened, as well as the abused individual's property. Family violence

Continued on page 61...

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What the Law can do About Elder Abuse

Continued...

statutes have evolved since their inception and can now deal with elder abuse arising from a parent-child relationship as well as a spousal relationship.

Financial Abuse and the Law

Another important form of abuse is that of financial abuse. Older Canadians are frequently an attractive target for financial exploitation, as they often have paid off their mortgages, have higher savings and lower expenses as they often no longer have child-rearing expenses. At the same time, the effects of financial abuse can also devastate older Canadians, who usually cannot expect a great deal of future income. This situation often occurs when a guardian of a mentally incapable individual misappropriates a ward's assets. Although adult guardianship laws can authorize the responsible agency to freeze accounts, redirect income and halt the disposition of property, there is a practical difficulty with relying on them as one must first recognize the abuse, and incapable individuals are unlikely to be able to do so. Unless someone suspects or finds and reports to the agency, the abuse will not be discovered.

Often, in the anticipation of possible future incapacity, individuals will sign trust agreements or power of attorney agreements. Although these financial agreements are effective for preventing abuse against third parties, they do not prevent the fiduciary in these situations from being the financial abuser. Older Canadians could also be coerced into signing a power of attorney. Although, one could theoretically be liable under s. 311 (theft by someone holding a power of attorney) of the Criminal Code, this first requires detection, and the provision tends to be overlooked, as abuse of power of attorney is generally considered to be a civil, rather than a criminal matter. As well, the requirement that intention be proven is often a stumbling block to anyone attempting to use the provision.

A very high profile case has recently placed the spotlight on this very issue, when Tony Marshall, the son of the late Brooke Astor, the American novelist and philanthropist, was

accused of abusing his power of attorney over a number of years, extracting a great deal of money from his late mother's estate. It is important to note that Marshall's attorney, Francis Morrissey has also been implicated and charged. Indeed,

"Unless there is someone to detect elder abuse in such a situation, the abuser may be free to continue exploiting the victim"

lawyers, accountants, financial advisers and doctors are just some of the professional groups that include enough bad apples who have taken advantage of the trust seniors have placed in them. Again, it is a group of few close friends who have brought to light the misappropriation of funds by Mr. Marshall. Unless there is someone to detect elder abuse in such a situation, the abuser may be free to continue exploiting the victim.

Where do we go from here?

This begs the question as to whether the law is the beginning or the end of social change. It would seem from the current state of the law that it is to follow social change. Then, it is up to society to decide that elder abuse is not acceptable and that the law should respond to its demands by working to ensure that we live in a society in which elder abuse is faced with more legal barriers, and accountability is demanded of those in a position to abuse.

*** Special thanks to CARP that allowed us to access this document based on the thesis written by Nozomi Smith.

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What every Older Canadian should know about Financial Abuse

Financial abuse is the most common form of elder abuse in Canada. Financial abuse can happen at any time, but it will often start after a health crisis or after the death of a spouse, partner or close friend. People who are alone, lonely or in poor health are more vulnerable. They may find it harder to protect themselves from demands for money or other forms of financial abuse, or from physical and emotional abuse, which may occur at the same time.

Financial abuse can be difficult to identify or recognize. It is often a pattern rather than a single event, happening over a long period of time. The important thing about protecting yourself from financial abuse is to remember that your money and property belong to you. They are not your family's or anyone else's.

Mary's story:

Lee frequently pressures his grandmother for small amounts of money. He always says he will repay her, but if she asks him when, he gets angry and accuses her of not trusting him. Mary cares about her grandson but his behaviour has become a problem. In talking to a trusted neighbour, Mary realizes that Lee is abusing her and that the abuse could get worse if it is not stopped. She decides she will call the police to find out how to stop the abuse without putting herself or her home in danger.

What is financial abuse?

Financial abuse is the illegal or unauthorized use of someone else's money or property. It includes pressuring someone for money or property.

Some types of financial abuse are very clearly theft or fraud. For example, if someone cashes

your pension cheque and keeps all or part of the money without your permission, or if they misuse a power of attorney to take money from your bank account for themselves, they are stealing from you. A power of attorney is a legal document that allows the person appointed as the "attorney" to make financial decisions on behalf of another person, called "the donor." The attorney is required to act in the interests of the donor, not in his or her own interests.

Other examples of financial abuse are harder to put a name to. These can include pressuring, forcing or tricking you into:

- Lending or giving away money, property or possessions
- Selling or moving from your home
- Making or changing your will or power of attorney
- Signing legal or financial documents that you don't understand
- Working for little or no money, including caring for children or grandchildren
- Making a purchase you don't want or need, or
- Providing food and shelter to others without being paid

Who are the abusers?

Abusers are usually people who have a close connection to you. They can include your spouse, son or daughter, other relative, friend, neighbour, or caregiver. They use their connection to take advantage of you and force you to do what they want.

Continued on page 65...



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Continued...

Where can I go for help?

If you think you are experiencing financial abuse, ask for help. The abuser may try to make you think that you are the one that is causing the problem, but this is not true. If you don't have a family member or close friend who can help you, there are community resources you can use to stop the abuse.

Ask your bank or credit union, your local seniors' centre, or even your doctor where you can go for advice and help. Or contact your local police.

Tips and safeguards

Protect yourself—keep your financial and personal information in a safe place.

Have an enduring or continuing power of attorney prepared appointing someone you can trust to look after you, so that even if you are ill and unable to look after yourself, your finances will be protected from others who might try to take advantage of you.

Ask for help if you think you are experiencing financial abuse.

Keep a record of money you give away and note whether it is a loan or a gift.

For major decisions involving your home or other property, get your own legal advice before signing documents.

**DON'T WAIT
to report Elder Abuse,
it may be too late
CALL 1-866-441-4340**

Ask someone you trust to look over contracts and other papers before you sign them.

Be very cautious if you open a joint bank account – the other person can take away all the money without asking.

Make an effort to keep in touch with a variety of friends and family so you don't become isolated.

Where can I find out more?

For more information, visit

www.seniors.gc.ca

or visit your local Service Canada office

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SCAMS

Definition

Scams are **questionably legal** acts. A scam occurs when a con artist takes money from someone but technically does not break the law when he/she does so.

Example: You may have purchased a brooch that was advertised as a gold tone brooch and you may have paid a fairly steep price for it thinking it was actually gold. Once you get the gold tone brooch home, you realize it is not gold at all. You may have been misled by the term (gold tone); however, technically, the con artist is only guilty of overcharging you for the brooch.

TYPES OF SCAMS

The Carpet Cleaning Scam

Carpet cleaners' phone potential customers telling them about a sale where the customer can get so many rooms cleaned for a specific amount of money. When the customer accepts the deal, the cleaners go to the customer's home and use various excuses (e.g. the rooms are larger than they thought) to charge you more money than what the sale was originally going to cost. Because the cleaners are already there and you want your carpets cleaned, you agree to pay the extra money.

The Door-To-Door Over-Priced Item Scam

A salesperson arrives at the customer's door selling vacuums. The customer invites the salesperson in to give a demonstration. The salesperson says the vacuum is a good deal at \$700. The customer happily pays the salesperson for the vacuum but later finds out the vacuum is only worth \$100.

The Mail Scam

A customer receives a letter in the mail indicating he/she is one of three people who has won \$1000. The lottery company asks the customer to send in \$5 to see if he/she is the winner. Two weeks later, the customer receives a pen and a thank you from the lottery company for playing. The customer won a prize but it wasn't the \$1000.



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FRAUDS

Definition

Frauds are clearly **illegal acts**. Fraud occurs when a con artist uses deception to make a profit or to take your money. They pretend to be someone they are not or say they will do something they don't do.

Example: A con artist from out of town may sell you a puppy over the internet. He/she will give you every indication that the puppy will be sent to you once your money arrives. You are confident that the puppy will be sent to you so you send your money. You never see the puppy. In fact, the con artist may not have owned the puppy in the first place, instead using pictures stolen from another website to entice buyers. This is clearly illegal because he/she was trying to take your money with no intention of giving you anything in return.

TYPES OF FRAUD

1-900 Fraud

Consumers are encouraged, usually through a mail offer, to call a 1-900 number in order to find out how much money they have won. It is implied that the consumer has won a large prize (cash, cars, boats etc.), and a brief phone call to the 1-900 number will confirm the prize.

The offer usually states the cost of the call per minute (around \$4.99) and the average length of the call (usually 7 or 8 minutes) for a total cost of \$35 to \$40.

Most 1-900 numbers are linked to a voice-response system that prevents the consumer from speeding up the call. More often than not, the prize available is minimal (one or two dollars), and the consumer will lose \$35.00 for every call they make.

Note: The 1-900 and 1-976 are *pay-per call services*. You are charged either per minute or flat rate per call. Only prefixes 1-800, 1-866, 1-877, or 1-888 are toll-free.

What You Can Do About 1-900 Fraud

Read through the offer carefully and understand the odds of winning.

Know that some telephone companies offer free services that will block access to all 900/976 numbers; others charge a fee. Offers vary and consumers should check with their telephone provider for details.

Note:

Reactivating the 900/976 numbers service may result in a \$10.00 fee.

Report 1-900 fraud to PhoneBusters. If you are a victim, contact the local police (if applicable) or the local detachment of the RCMP.



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ADVANCED FEE FRAUD (Loans)

Advanced fee loan ads generally appear in classified sections of local and national newspapers, magazines, and tabloids. They claim their company can guarantee a loan even if the consumer has bad credit or no credit. These loans usually require an up-front fee, which may range from hundreds to thousands of dollars. Usually, the consumer never gets the promised loan and then cannot get his/her money back once it is sent.

What You Can Do About Advanced Fee Loan Fraud

Know that simply advertising through recognized media outlets does not ensure the legitimacy of the company behind the ad. If you cannot get a loan through traditional lending institutions, it is unlikely that you will get one in response to a classified ad.

In most jurisdictions, it is illegal for a company to request an up-front fee prior to obtaining a loan. Ask the loan company to take the amount of their fee off the total amount of the loan that was promised to you.

Report advanced fee fraud to PhoneBusters. If you are a victim, contact the local police (if applicable) or the local detachment of the RCMP.

ADVANCED FEE FRAUD (Nigerian / West African / Inheritance Letters Emails)

A consumer receives a request via letter, email, or fax for an urgent business transaction indicating that a very wealthy stranger has died. The letter,

which claims to be written by a doctor, a relative, a prince, a king, or a major corporate entity in Nigeria, stresses the urgency and confidentiality of the transaction, the importance of trust and honesty (to make the consumer believe that the letter is valid), and may mention government involvement. The letter writer asks for assistance with banking and moving a large amount of money involving the consumer's bank account and asks the consumer to share in the wealth. The consumer would presumably get a significant percentage of the amount (perhaps as high as 20%) for simply providing his/her bank account details.

Typically, a consumer would respond by phone, fax, or email and would request further information on the requirements and procedure for the transaction.

Once contact is established, the letter writer normally asks for an up-front processing fee and, in some cases, arranges for a meeting to discuss the transfer of funds.

What You Can Do About Advance Fee Letters/Email Fraud

Do not open unsolicited emails as the message may contain a virus that can damage your computer. Forward copies of the letters (regardless of country of origin) directly to PhoneBusters.

Report advanced fee letter fraud to PhoneBusters. If you are a victim, contact the local police (if applicable) or the local detachment of the RCMP.

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Helping Seniors Avoid Fraud

ADVANCED FEE FRAUD (Lottery Emails)

Lottery emails arrive in your email advising you that you have hit the jackpot.

Sample Lottery Email

Frauds are clearly illegal acts. Fraud occurs when a con artist uses deception to make a profit or to take your money. They pretend to be someone they are not or say they will do something they don't do.

What You Need To Know

Lottery companies do not:

- notify winners by email;
- randomly select email addresses to award prizes;
- use free email accounts (Yahoo, Hotmail, etc.) to communicate with you;

- tell you to call a mobile phone number;
- tell you to keep your winnings secret;
- ask a winner to pay any fees up front (like taxes or a security deposit) to receive a prize, lottery, or sweepstake.

You cannot win without first buying a lottery ticket.

What You Can Do About Lottery Emails

Delete the email.

Report the lottery email to PhoneBusters. If you are a victim, contact the local police (if applicable) or the local detachment of the RCMP.

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Helping Seniors Avoid Fraud

ADVANCED FEE FRAUD (Puppy Fraud)

The Puppy fraud involves the promise of a puppy when all the necessary fees are paid. Advertisements using stolen photos are placed in newspapers claiming they are pictures of puppies for sale, when, in fact, the con artist does not have the puppy that is for sale. The ad usually involves someone who has moved, is moving, or who resides in another country. Money is requested in advance to cover the purchase of the puppy, shipping, and customs charges. The consumer is referred to a money-wiring service such as Western Union or Money Gram. The consumer forwards the money and waits a few days for the puppy to arrive. When the puppy does not arrive, the consumer attempts to contact the seller, but receives no answer.

What You Can Do About Puppy Fraud

Know who you are dealing with— independently confirm the seller's name, street, address, and telephone

number and contact your local office of the BBB (Better Business Bureau). Only purchase puppies from reputable breeders or adopt a puppy from your local Humane Society.

Resist the pressure to “act now”— if an offer sounds too good to be true, it probably is. If the buyer wants to use a service you have not heard of, check it out.

To ensure it is reliable, check its web site, call its customer service hotline, and read its terms of agreement and privacy policy. *If you do not feel comfortable with the service, do not use it.*

Report puppy fraud to PhoneBusters. If you are a victim, contact the local police (if applicable) or the local detachment of the RCMP.





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CHEQUE OVER-PAYMENT FRAUD

Overpayment fraud uses fraudulent cheques. The seller is actually owed money for goods sold and receives a counterfeit cashier's cheque, personal cheque, or corporate cheque from the "purchaser" in an amount in excess of the amount owed. The seller is asked to deposit the cheque and wire the excess funds immediately back to the purchaser or to the purchaser's agent or shipper. The deposited cashier's cheque is subsequently returned as counterfeit and charged back to the seller's account. Therefore, not only is the seller out the full amount of the counterfeit cheque, he is also out the amount he wired back to the sender/purchaser.

Example: A con artist offers to buy a home or lease a rental property for a year. He sends a bogus cheque for more than the amount agreed upon and then contacts the seller or landlord—before the cheque clears the bank—claiming an error has been made. The con artist asks for reimbursement of the overpayment and that is where he makes his money.

Excerpted from "Home Sellers beware of internet scam" by Anne Kyle, Regina Sun Community News, July 26, 2009, page 38.

What You Can Do About Cheque Over-Payment

Know who you are dealing with— independently confirm your buyer's name, street address, and telephone number. Be suspicious of any cheque, especially if it is for more than the agreed-to selling price and where the person paying expects you to reimburse the balance. Ask for a cheque drawn on a local bank or a bank with a local branch if you accept payment by cheque. You can visit that bank branch to determine if the cheque is legitimate.

Never agree to wire funds back to a buyer. Resist pressure to "act now." A legitimate buyer will not pressure you to wire funds back and you have limited recourse if there is a problem with a wire transfer. Be sure to verify any service the buyer wants you to use to ensure its reliability; if you do not feel comfortable with the service, do not use it. Consider an alternative method of payment, such as an escrow service or online payment service. Talk to your bank about the safest way to receive funds from overseas.

Report cheque overpayment fraud to PhoneBusters. If you are a victim, contact the local police (if applicable) or the local detachment of the RCMP.





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COUNTERFEIT MONEY

Built-In Security Features of Canadian Banknotes

All five denominations (\$5, \$10, \$20, \$50, and \$100) in the Canadian Journey series, which are the bills with the metallic stripe, have the same security features built into them. These features include:

- raised ink on the front of the bill;
- the metallic stripe on the front of the bill;
- the security thread (dashes) on the back of the bill;
- the ghost image, or watermark, on both sides of the bill (this image is the same as the larger portrait on the bill);
- the puzzle number on both sides of the bill.

Older series of bills make use of other security features such as:

- micro printing that stays clear and sharp;
- sharp, well-defined lines in the portrait and in the background patterns;
- UV (fluorescence);
- security patch (Optical Security Device or OSD);
- green dots (planchettes).

Note:

Refer to the Bank of Canada website (www.bankofcanada.ca) for additional information on security features.

Reference: Bank of Canada booklet *Check to Protect: Your Guide on How to Check Bank Notes Using TILL*.

What You Can Do About Counterfeit Money

If you are handed an older-style bill (bills *without* a metallic stripe) and you do not know how to check it, ask the person for a bill from the new and more secure Canadian Journey series.

If you suspect counterfeit money, report it to PhoneBusters. If you are a victim, contact the local police (if applicable) or the local detachment of the RCMP.





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EMERGENCY (GRANDPARENT) FRAUD

This particular fraud is very common and highly likely. It has been used successfully by con artists in Saskatchewan. Playing on the victim's emotions, the con artist portrays someone who is crying and extremely upset.

Con artists contact potential victims while posing as a family member or friend in urgent need of cash. Often the scenario involves an accident or arrest while traveling abroad. The con artist requests that cash be forwarded to him/her through a money transfer company such as Western Union or Money Gram. This fraud is predominantly directed toward grandparents, but variations of the fraud also use an old neighbor, a friend of the family, etc.

There may be multiple contacts between the con artist(s) and the victim to solicit funds for various reasons. Two common variations used with this fraud are as follows:

Emergency fraud (variation 1)

In the typical scenario, a grandparent receives a phone call from a con artist who claims to be one of his/her grandchildren. The caller says they are in some kind of trouble, usually involving a car accident, returning from a foreign country, or needing bail money immediately. The victim (grandparent) wants to help his/her grandchild and sends money by a money transfer company such as Money Gram or Western Union. The victims do not verify the story until after the money has been sent as the caller specifically asks them not to tell anyone.

Emergency fraud (variation 2)

In this variation, compromised contact lists from hijacked email accounts are used to send the potential victim an "urgent" email request for money from a friend or relative with whom they have a correspondence. Common themes continue to be hospitalization or imprisonment while away from home. The victims do not verify the story until after the money has been sent because the caller specifically asks them not to tell anyone. The friend is unaware that their email account has been used to send out these requests to everyone on their contact list.

A typical **emergency fraud call** might go like this:

Con artist: *Hi, Grandma/Grandpa.*

Victim: *Hi.*

Con artist: *Do you know who this is?*

Victim: *John?*

Con artist: *Yes, Grandma. Can you please help me? I am in jail / in the hospital / in some type of financial need. But do not tell Dad. He would be very upset with me if he found out. Please send the money as soon as possible. I am so scared and feel so alone here.*

What You Can Do About Emergency Fraud:

- know if any family members or friends are traveling.
- remain calm—the con artist is counting on you being upset in order for this fraud to work.
- determine who the caller is allegedly portraying, hang up, then call the person or their family to verify if the portrayed person is traveling or in trouble.
- contact the local police (if applicable) or the local detachment of the RCMP.

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FALSE CHARITIES

False charities often use names that are very close to the names of legitimate and respected charities. The end of the year is the peak season for charity appeals. It also is the peak season for the false charity appeals.

False charities may use pressure or threats to get you to contribute immediately. They may phone to thank you for a pledge you do not remember making, or use a copycat name or a name that might be misleading or deceiving (i.e. a name that is very similar to a legitimate charity). *Remember, on an incoming call, a person could be misrepresenting a legitimate charity.*

Make A Plan For Handling All Charitable Requests

Make a plan and stick to it. Decide at the beginning of each year which charities you can afford to donate to and send your cheques directly to their head offices. When approached by other charities, say that you have already donated to charities of your choice for the current year. Indicate whether or not you will consider their appeal the following year. If you will, request that they send you information directly in the mail. You can make out a cheque payable to the charity if you wish once the written information comes to you.

What You Can Do About False Charities

Never give your personal or financial information to anyone over the phone,

at the door, or in an email unless you initiated the call or the meeting or you are confident to whom you are giving the information. Never send financial information by email because it is not secure.

Ask the charity to give you their charitable tax number. Contact Revenue Canada at 1-800-267-2384 or go to the charity's website to determine if the charity is registered. Question any discrepancies between what the charity gives you and what Revenue Canada gives you.

Find the charity's phone number in the phone book and call the charity directly, *do not use the number the charity gives you.* Ask the charity if they know about, and have authorized, the appeal. Also ask what percentage of your donation they receive (legitimate charities will provide you with this information). Perhaps there is a better way to give where 100% of your donation will reach the charity.

If you think the charity is bogus, report it to PhoneBusters. If you are a victim, contact the local police (if applicable) or the local detachment of the RCMP.



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HANDYMAN FRAUD

A contractor/handyman comes to the door indicating that he/she just happens to be working in the neighbourhood. The contractor notices that something needs to be done to your house and offers to give you a good deal (e.g. left-over shingles from a previous job that he/she can sell at a fraction of the price). If the customer agrees, the contractor requests a large deposit in cash to hold the material until he/she can get the job done. Either the contractor leaves and never returns or does such a poor job that the job has to be redone.

What You Can Do About Handyman Fraud

Contact at least three contractors to get quotes for work you want done; do not accept work from anyone who

shows up at your door unless you have contacted them.

Do not pay a large deposit. Contractors will generally request an amount upfront, perhaps 10% to 15 % of the total cost, to purchase material. The rest of the payments are made at agreed-upon intervals once specific portions of the job have been completed.

Never make a final payment until work is done to your satisfaction and do not pay for the job if the work is shoddy.

If you suspect fraud, report it to PhoneBusters. If you are a victim, contact the local police (if applicable) or the local detachment of the RCMP. PhoneBusters information is used to assist law enforcement agencies in possible investigations.

MEDICAL CURES FRAUD

Promotions for medical cures can be found on the internet, in newspapers, in magazine ads, and in TV infomercials. Products may be sold in stores, on the internet, or through mail-order catalogs. Generally, these cures are passed on to friends, family, and acquaintances by word-of-mouth.

What You Can Do About Medical Cures Fraud

Beware of medical cures that are touted to be good for many unrelated diseases.

Only accept medical advice on the internet from reliable sources such as the Public Health Agency of Canada (www.phac-aspc.gc.ca/) or the Mayo Clinic (www.mayoclinic.com)

Always check with your doctor or other medical professional before making changes to your medications.

Report the medical cure fraud to PhoneBusters. If you are a victim, contact the local police (if applicable) or the local detachment of the RCMP.



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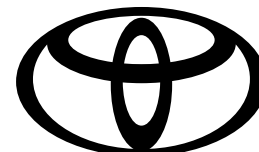
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PHISHING

Phishing involves the creation of email messages and web pages that are replicas of existing legitimate sites and businesses. These web sites and emails are used to trick users into submitting personal, financial, or password data. For example, some con artist may — phish|| for information by sending victims an email with a link to what appears to be the victim's bank's website. The con artist has copied the bank website look and feel so that it looks real but it is not. The web page is only there to get the victim to give up his or her personal banking information to the con artist.

Phishing sites often ask for information such as credit card numbers, bank account information, social insurance numbers, and passwords that will be used to commit fraud. They lead consumers to believe that a request for information is coming from a legitimate company. In reality it is a malicious attempt to collect customer information for the purpose of committing fraud.

Note: Some con artists will also try to get your personal information by telephone.

What You Can Do About Phishing

- protect your computer with anti-virus software, spy ware filters, email filters, and firewall programs;
- contact the financial institution immediately and report your suspicions;
- do not reply to any email that requests your personal information;

- look for misspelled words to indicate the site is bogus;
- do not give out your personal information unless you initiated the call (in the case of telephone contact);
- let con artists talk on the phone—do not provide any answers to their questions.

If you suspect fraud, report it to PhoneBusters. If you are a victim, contact the local police (if applicable) or the local detachment of the RCMP.

Example Of Phishing Email

The following email is an example of someone trying to get personal information from someone by indicating that they have won a very large sum of money:

Dear (Bank Name) Valued Customer,

(Bank Name) is constantly working to increase security for all online banking users. To ensure the integrity of our online banking system, we periodically review accounts to ensure the highest level of security.

It appears that your online banking account needs to be updated to quickly benefit from our added security features. Please log in to your account and update all your Security Questions & Features by clicking on the link below.

<https://easyweb.bankname.com>

Failure to do so could lead to your account being compromised and not being covered by our online security guarantee. We urge you to update your security features immediately. Please review our terms & conditions for more details. Thank you for cooperation in this matter.

Sincerely,

Jarrett Lilien

Security Department.

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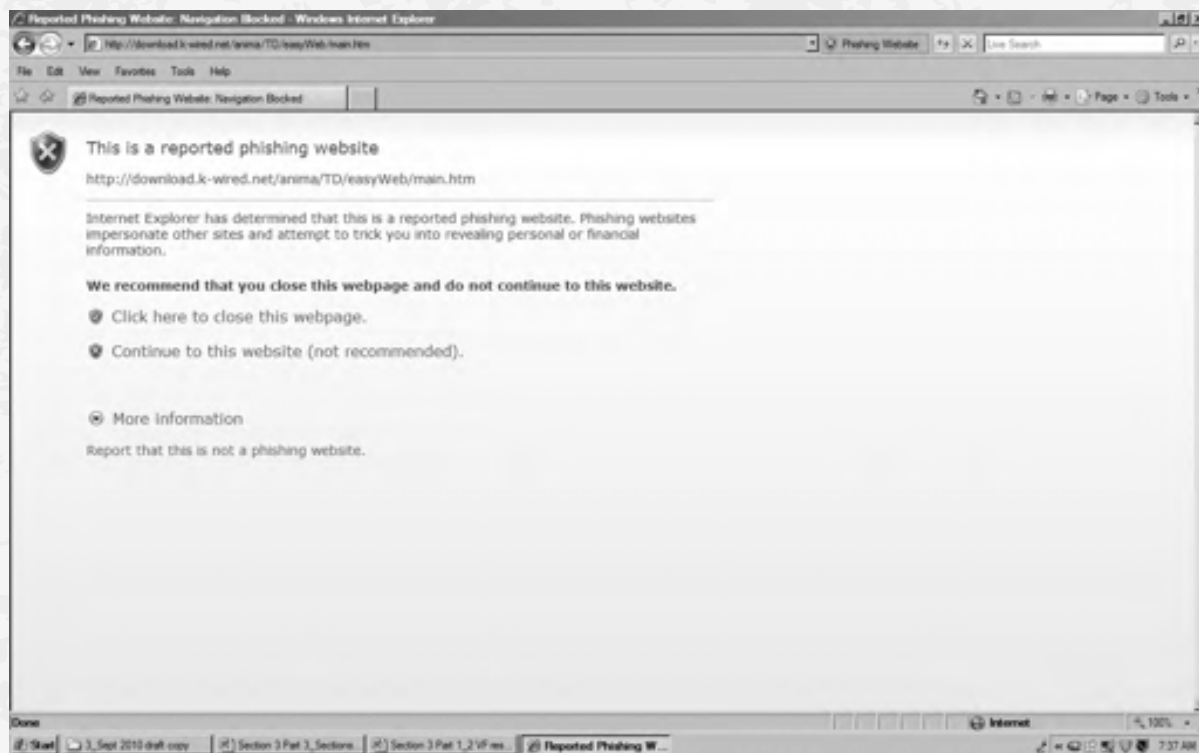
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PHISHING, Continued

Result of Clicking On the Website Link

By clicking on the link, a secure computer should show you the following information or something similar:



Result of Clicking On the Name “Jarrett Lilien”

Jarrett Lilien’s name contains a hyperlink to a photo of a real person in the financial industry—that does not mean that he actually authored this letter or that the letter is actually legitimate.

Just because the letter sounds important and legitimate, does not mean that it is.

Important: No financial institution will contact you by email or telephone to update your banking security features. If you receive a phone call or email such as the example given, please contact your bank immediately.



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PHONY BANK INSPECTOR

The phony bank inspector approaches a customer just outside the banking location or on the telephone and asks for help in catching a bank teller who he/she suspects is replacing real money with counterfeit money.

When the customer offers to help, the phony bank inspector asks the customer to withdraw a large amount of money and bring it to him/her so that he/she can check if the money is counterfeit. When the customer returns with money, the phony bank inspector checks the money, determines that it is counterfeit, and seizes it as evidence. The phony bank inspector guarantees that the bank will reimburse the

customer and give them a small reward for catching the teller.

What You Can Do About the Phony Bank Inspector

You should never withdraw money to give to someone on the street or to give to someone who calls and claims to be a bank inspector.

Bank inspectors will not elicit your help in catching a bank teller—they will involve the police or other security personnel.

If you suspect fraud, report it to PhoneBusters. If you are a victim, contact the local police (if applicable) or the local detachment of the RCMP.

SWEEPSTAKES FRAUD

The consumer enters a fake sweepstakes contest through the mail. Within two to four weeks, the consumer receives a call from a fraudulent telemarketer usually identifying themselves as a lawyer, judge, customs agent, or other official and acting as an agent for a particular company. The consumer is told that they have won a large cash award but money must be sent up front for taxes, etc.

Note: This can also be a scam when people send money to get their prize and the prize is less of a value than they expected.

What You Can Do About Sweepstakes Fraud

Shred any part of the sweepstakes contest information that has your name and address on it and do not respond to the contest.

Report the sweepstakes fraud to PhoneBusters. If you are a victim, contact the local police (if applicable) or the local detachment of the RCMP.



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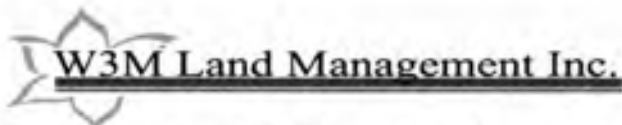
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PONZI / PYRAMID SCHEMES

Ponzi Schemes pay returns to investors from other investors rather than from a profit earned. They usually offer short-term returns that are quite high that other investments cannot guarantee.

Reference: www.wikipedia.org

In **pyramid schemes**, money is exchanged mainly for enrolling other people into the scheme; often a product or service is not included. No new money is created, therefore, investors who get in early take their profits from investors who join later. At some point, no new investors can be found and the investors at the bottom of the pyramid lose their money.

Note: It may be a friend, relative, or immediate family member who asks you to invest your money—be sure to get all the facts before investing with them.

References: www.wikipedia.org and www.PhoneBusters.com

What You Can Do About Ponzi / Pyramid Schemes

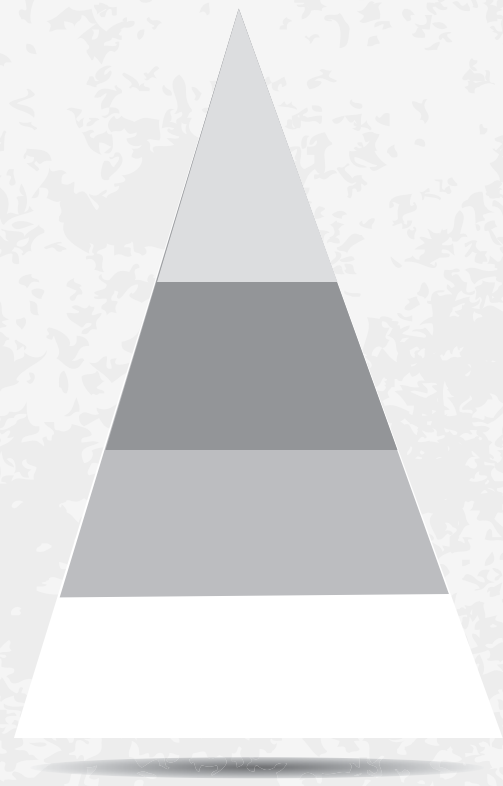
Before you invest any money:

- get all the facts about the company, its officers, and its products;
- get written copies of the company's marketing plan, sales literature, contracts, and prospectus (a legal document that gives prospective investors information about the company);
- avoid promoters who fail to clearly explain their plans. Have a

lawyer or accountant explain anything you do not understand;

- find out if there is a demand for the product, or if there are similar products on the market;
- be wary of investments with very high and/or consistent returns;
- remember that the greater the promised return, the greater the risk.

Report investment fraud to PhoneBusters. If you are a victim, contact the local police (if applicable) or the local detachment of the RCMP.



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PRIZE PITCH / RECOVERY PITCH FRAUD

Prize Pitch: Consumers are told they have been specially selected to win a prize, or have been awarded “one of three” or —two of five|| prizes; however, you must purchase a product and pay in advance to receive your prize.

The prizes, which are generally cheap or overpriced, may sound valuable over the phone, or appear valuable by mail or email. These prizes usually include cash, a vehicle, coin collections, personalized pen sets, etc.

Recovery Pitch: The recover pitch fraud is related to the prize pitch. If you bought into any of the prize pitch schemes, you are likely to be called again by someone promising to get your money back for you.

Recovery Pitch Example 1

A caller claiming to be a law enforcement officer tells you that money has been seized and that their records indicate that you have lost money to the company or companies. They will help you recover the money you have lost for a small fee.

Recovery Pitch Example 2

The caller may claim he/she has bought out a particular company that promised you prizes that were never sent to you. They are an honest company and they are eager to get those prizes out to you *if you pay some related costs*.

What You Can Do About Prize or Recovery Pitch Fraud

Know that in a legitimate contest, *you do not have to purchase a product to qualify for a prize*. Question what the con artist is telling you.

If this was a mailed piece, destroy any information with your name and address on it and recycle the rest of the paper; if this came by email, delete the email. If this was a phone call, hang up the phone.

Report the prize or recovery pitch fraud to PhoneBusters. If you are a victim, contact the local police (if applicable) or the local detachment of the RCMP.



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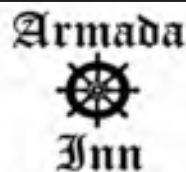


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Helping Seniors Avoid Fraud

TRAVEL / VACATION FRAUD

Consumers who fill out ballots at home, boat, or auto shows to win a vacation may be set up for —suckers" lists. Shortly after filling out this ballot, you may receive an unsolicited phone call by someone claiming to offer you a "free" or "low cost" vacation. They will ask for your credit card number and personal information in order to hold the vacation for you, or they may request one in advance.

Some of the solicitations are valid; some are not. Some offers may be subject to you entering into a timeshare agreement while others offer a high-end vacation but reserve the right to change this location subject to availability.

expect), it is a scam. If you pay money and don't get a trip, then it is fraud.

What You Can Do About Travel Fraud

Research the company with the Better Business Bureau and other sources from the internet and check out the value of these promises by seeking the advice of a legitimate travel agency in your area.

Be suspicious of the offer if you have not requested information and remember, if it is a prize, you do not have to pay for it.

Do not let anyone pressure you into committing to any agreement over the phone—if it is a deal, it will be available again.

Do not give out your credit card information over the phone unless you initiated the call and know who is on the other end; if you have provided credit card information, most companies have policies that allow you to cancel your reservation within 30 days.

Terminate the call as soon as you hear the recorded announcement.

Report the travel/vacation fraud to PhoneBusters. If you are a victim, contact the local police (if applicable) or the local detachment of the RCMP.



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UTILITY COMPANY IDENTIFICATION FRAUD

Someone dressed as a utility company service person arrives at the customer's door requesting entrance to service company equipment. The service person shows the customer their company identification card and the customer lets them in. They may be casing your home for a future break-in or they may locate your purse, steal it, and run out.

What You Can Do About Utility Company Identification Fraud

Contact the utility company to see if someone from their company is working in your neighbourhood and verify the person's identification with the utility company. *Do not let anyone into your home unless you are sure they are who they claim to be.*

If you suspect fraud, report it to PhoneBusters. If you are a victim, contact the local police (if applicable) or the local detachment of the RCMP.

VEHICLE SALES FRAUD (Cars, Trucks, Trailers)

Con artists advertise vehicle sales in newspapers, bargain magazines, and legitimate on-line sites such as Kijiji, auto-trader, or Craig's List. They list the vehicles in good condition for an unbelievably low price and may mock or spoof the use of online payment companies such as EBay, Pay Pal, and Yahoo. They require the use of a money-transfer company like Western Union or Money Gram.

What You Can Do About Utility Company Identification Fraud

Know who you are dealing with. Independently confirm your seller's name, street address, and telephone number.

Beware of out-of-country sellers and use your computer to research your potential purchase. Resist the pressure to "act now".

Question if the car, truck, or trailer is too good of a deal. Is it reasonable for a person to sell a highend vehicle for so little money? Beware of the many excuses the con artist uses such as the vehicle was an inheritance, this is an emergency "sell off" to pay for medical expenses, this is a divorce situation, or the new owner does not drive.

Never agree to wire funds to a seller; a legitimate seller will not pressure you to only use a money-transfer company. If the seller wants to use a service you have not heard of, be sure to check out its reliability.

Beware of con artists using free email addresses (such as hotmail.com, gmail.com, google.com, yahoo.com, rocketmail.com, or msn.com) to hide behind.

If you suspect vehicle sales fraud, report it to PhoneBusters. If you are a victim, contact the local police (if applicable) or the local detachment of the RCMP.



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VEHICLE WARRANTY FRAUD

If you have received an unsolicited telephone call or card in the mail regarding vehicle warranty, you should use the —buyer beware|| philosophy which means the goods must be accepted “as is.”

What You Can Do About Vehicle Warranty Frauds

Do you already have an existing warranty? If you do not know, check with your car dealership to see if you already have an existing warranty. If you do have an existing warranty, do you really need another one?

Consider how the offer is worded, if it makes sense, and if it is realistic.

Research the vehicle warranty on the internet and contact the Better Business Bureau to determine if the company is legitimate.

If you suspect fraud, report the vehicle warranty fraud to PhoneBusters. If you are a victim, contact the local police (if applicable) or the local detachment of the RCMP.



**To report economic crime or suspected financial abuse of any kind,
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**For economic crime and consumer fraud issues,
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Consumer Complaints or Door-to-Door Sales

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Canadian Anti-fraud Call Centre 1-888-495-8501

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ALERT

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L Listen carefully;

E Educate yourself;

R Refuse to be pressured;

T Tell someone or the authorities.

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My daughter was helping me buy gifts online with my credit card last month. When my statement came, I noticed there were purchases from designer clothing stores that I didn't remember making. When I asked my daughter about it she just laughed and said I was getting forgetful, but she's wearing new clothes from those stores.

Fraud committed by a family member is still fraud. If someone is piling up debt in your name, you could end up having to pay it all back. It could also hurt your credit rating. Ask questions. Make sure you are not responsible for someone else's purchases.

Tips:

- Watch out for purchases on your credit card statements that you don't remember making.
- Keep your credit cards safe and your PIN secret.
- Examine your monthly credit card statements. You are protected from errors or fraud, but you have a limited time to report problems.
- Contact your bank or credit card issuer directly for information on your accounts and order your free credit report at least once a year from both credit reporting agencies.*
- Report suspected fraud or scams to the police.

Fraud is a crime.

It could happen to anyone.

Stay informed.



Quiz: The following true or false questions may help you learn more about credit card fraud.

1. If your credit card is lost, stolen or used without your permission, you should report this information right away to the credit card company.
2. Credit card issuers do not permit you to lend your credit card. Lending your card may void the consumer protections you have under laws and voluntary codes.
3. If you request an additional card for a family member, you are liable for all debt that person incurs.
4. There is no need to destroy a credit card application that came in the mail if you are just throwing it in the garbage.

1. (T) 2. (T) 3. (T) 4. (F)

Elder Fraud: It's time to face the reality.



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Abuse of Older Adults

Last Updated: June 29, 2010

PLEA gratefully acknowledges the financial contribution of Justice Canada towards the revision of this publication.

What is Abuse of Older Adults?

Abuse of older adults is an act or behaviour by anyone, including a caregiver, which results in harm to an older person's well-being or safety. Caregivers are often family members, but include anyone who provides care to the older person in their own home or care facility.

Issues of power and control underlie all abuse situations and the most vulnerable people are at the most risk. Abuse of older adults may take the form of financial abuse, emotional abuse, physical or sexual abuse, or neglect.

- **Financial abuse** may involve forcing a person to sell their personal belongings or property. It may also involve pressuring them to pay for products and services that are not needed. Stealing a person's money, pension cheques or possessions, or withholding money that is required for daily expenses are other examples. Theft, fraud, forgery, extortion and the wrongful use of a power of attorney are also forms of financial abuse. Older victims of financial abuse often have a close relationship with their abuser.
- **Emotional abuse** involves humiliating, insulting, threatening or controlling behaviour. Abusers may socially isolate an older person or threaten to have them placed in a facility. Abusers may also unnecessarily restrict or remove an older person's decision-making powers.

- **Physical abuse** includes things like slapping, pushing, kicking, shaking, misuse of medication and forced confinement, for example, not allowing an older person out of a room, bed or chair for extended periods of time. It also includes sexual abuse such as inappropriate touching during personal care routines, sexual comments or sexual activity without the adult's consent.
- **Neglect** may involve abandonment or withholding things such as food, personal care or medical attention.

Is Abuse of Older Adults Really a Crime?

Currently there is no law that specifically identifies abuse of older adults as a separate crime. However, abuse of older adults may involve crimes such as assault, sexual assault, forced confinement, uttering threats, theft, fraud, forgery and extortion. These behaviours are crimes regardless of the age of the victim and are dealt with under the Criminal Code.

Neglect may also sometimes amount to criminal negligence if the behaviour involves a reckless disregard for another person's life or safety. Failing to act when there is a duty to do so can also amount to criminal negligence.

Anyone who suspects criminal abuse and neglect should report the behaviours to the police. Older adults are among the most vulnerable victims of abuse and many are dependent on others to meet even their everyday needs. Tell someone.

Are There Other Laws That Protect Against Abuse of Older Adults?

In Saskatchewan, The Victims of Domestic Violence Act can help protect older adults from violence and

Continued on page 113...

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abuse by a family member, such as a spouse or adult child. This law also applies to people living with a caregiver. Under this law a Justice of the Peace or Judge of the Court of Queen's Bench may make certain orders aimed at protecting victims from their abusers.

- An **Emergency Intervention Order** may provide immediate, exclusive occupation of a home; direct police to remove an abuser from the home; direct the police to supervise the removal of personal belongings from the home; or prohibit an abuser from contacting the victim. Police, Victims Services, First Nations' Community Case Workers and Mobile Crisis Services can help victims apply for an emergency intervention order.
- A **Victim's Assistance Order** is designed to be used in non-emergency situations. In addition to the remedies listed above, an order may require the abuser to pay compensation to the victim or attend counselling. An order may also prohibit an abuser from dealing with a victim's property. These orders are issued by the court. A lawyer can assist with getting one of these orders. If the victim is of limited means they may be able to get a lawyer through Legal Aid.
- Lastly, a **Warrant of Entry** may be issued where there is concern about a person who may be a victim and unable to act on their own. The warrant permits police to enter and search a place after access to a possible victim has been denied. A warrant allows police to examine or help a possible victim and remove them from the home if necessary. If there is a situation where a warrant of entry may be needed the police should be contacted.

Additionally, other Saskatchewan laws include some safeguards to protect people including older adults

from different types of abuse. For example, people who are paid to provide personal care or health care services for someone, or individuals who are an undischarged bankrupt, cannot be granted authority to deal with the person's affairs under a power of attorney. There are also provisions and safeguards in place to protect adults from granting a power of attorney to someone who has a criminal record for offences involving violence, threats, theft, fraud or breach of trust. Similar restrictions are in place to prevent certain individuals from acting as guardians or co-decision-makers.

Special consumer protection legislation is in place to regulate marketing practices for things like the sale of hearing aids and door-to-door sales, as well as a variety of other transactions. While consumer protection legislation protects all consumers, many provisions will be of particular interest to older adults, other vulnerable individuals, and caregivers.

Laws and regulations are also in place that set standards related to caring for older adults in personal care homes and long-term care facilities. Most facilities will also have written policies in place regarding residents' rights, their care and treatment, expectations for staff and complaint procedures.

Who Are the Victims?

Older victims of abuse often know the people who hurt them. Many victims are dependent on their abusers for food, shelter, transportation, personal care or companionship.

Many victims live in their own homes or with relatives. Others live in assisted-living complexes, private care homes and long-term care facilities or nursing homes.

Many older victims of abuse in the community are mentally competent and do not need constant care. Those victims who have mental or physical disabilities

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are especially vulnerable but abuse can happen to any older person. The greatest physical harm is often done to those in frail health. Some older people are the victims of abuse by their spouse.

Isolation and abuse go hand in hand. Most abused older people are isolated from their friends, neighbours and other family members. Often the abuser controls the situation by refusing visitors or phone calls or making the victim unavailable.

Who Are the Abusers?

In the community, family members cause most of the abuse of older adults. The abuser may rely on the older adult for money or a place to live. Abuse sometimes happens because a caregiver can no longer handle the stress of looking after the older person. Stress can become unmanageable when the caregiver is not equipped to provide care or has limited resources and little or no personal support. The caregiver may not understand the effects of illness or medication on the older person. The abuser may have psychological difficulties or alcohol or substance abuse issues. Personal problems in their own life can also contribute to the stress and lead to abuse of a vulnerable victim.

In institutional settings such as assisted-living complexes, private care homes or long-term care facilities, abusers are likely to be frustrated staff members who are not able to do their job properly. Staff may become frustrated because they have poor training or are overworked. Abuse such as theft and assault can occur, but in these settings abuse tends to take the form of neglect, poor personal care and abrupt or disrespectful treatment.

What Are the Signs and Symptoms?

Signs of financial abuse include...

- money or valuable personal items missing without explanation
- going without food, clothing or other necessities that the older person should be able to afford
- unexplained lack of cash on hand
- failure to pay rent or bills on time
- sale or transfer of the older person's property without the older person's knowledge or understanding
- unexplained withdrawals from financial institutions
- unusual changes to documents such as a Power of Attorney or Will
- prepared or executed documents and agreements involving the older person that they don't understand or are not aware of
- lack of independent advice concerning questionable financial decisions

Victims of physical abuse, neglect or emotional abuse may show signs of...

- depression, fear, withdrawal, anxiety or passivity
- unexplained or new fear of family members, friends or caregivers
- unexplained physical injuries
- malnutrition or dehydration
- changes in personal hygiene and grooming
- untreated pressure sores or abrasions
- over-sedation

Continued on page 117...

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Any signs and symptoms should be taken seriously and investigated. What sometimes seems to be self-neglect or apathy may turn out to be abuse. If the abuse or neglect is unintentional, education and support can be offered; if the abuse or neglect is intentional legal remedies are available. No one deserves to be abused or neglected. Help is available.

Why Isn't Abuse of Older Adults Always Reported?

Some older victims of abuse may not discuss the matter with a trusted individual or report the abuse because they...

- are afraid of more abuse
- are afraid they will lose their caregiver or lose contact with that family member
- fear they will be placed in an institution
- are ashamed that a family member mistreats them
- feel that they are to blame
- think they cannot prove it
- believe that no one can really help them
- are unable to due to cognitive impairment or disability

Sometimes family, friends and other caregivers remain bystanders who suspect that an older person may be the victim of abuse or neglect but don't report their suspicions because they...

- don't fully understand what constitutes abuse and neglect
- don't know who they can talk to

- are afraid to interfere in family relationships or jeopardize their employment
- don't know if anything can be done
- don't want to get involved

We have laws in place that require suspected cases of child abuse to be reported. Generally speaking there is no such obligation when it comes to abuse of older adults. Mandatory reporting may be required in some hospitals and places such as government-funded facilities. Some other jurisdictions do have special laws in place or are considering introducing legislation similar to child protection laws, in addition to increased regulation of groups that work with older adults. With or without designated laws, awareness, education and support services will affect reporting and addressing the abuse and neglect of older adults.

Where Can Abuse Be Reported?

If you suspect abuse or neglect by someone in the community - family member, neighbour or friend - contact the police, a social service agency or community crisis centre. Local listings are often included on or near the inside cover of telephone directories.

If you suspect abuse in a personal care home it can be reported to...

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(306) 787-1715 (Regina)
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www.health.gov.sk.ca/ps_personal_care_homes.html

If you suspect abuse in a special care home talk to management as soon as possible. If the matter is not resolved it should be reported to...

Community Care Branch
(306) 787-7239
www.health.gov.sk.ca/community-care

Continued on page 119...

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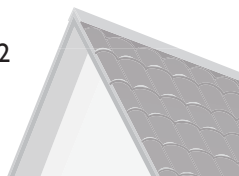
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If you suspect abuse by a doctor it can be reported to...

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Saskatchewan
(306) 244-7355 (Saskatoon)
1-800-667-1668 (toll free)
www.quadrant.net/cpss

If you suspect abuse of a Power of Attorney it can be reported to...

Public Guardian and Trustee of Saskatchewan|
(306) 787-5424 (Regina)
1-877-787-5424 (toll free)
www.justice.gov.sk.ca/pgt

If you suspect consumer fraud or unfair business practices contact...

Consumer Protection Branch
(306) 787-5550 (Regina)
1-888-374-4636 (toll free)
www.justice.gov.sk.ca/cpb

What Do Older Victims of Abuse Need?

Sometimes people assume that older adults are not mentally competent because they have certain physical or mental limitations, so it is important to consider first whether the older person is capable of making their own choices. The goal of helping a victim of abuse is to leave them with more power, not less.

Victims need the abuse and neglect to stop. They need safety, shelter and access to their financial resources. They need support services so they do not need to be dependent on an abuser. These services may include housing options, emotional support, counselling and other links to the community.

Victims may need information about the justice system. In particular, they may need to know where to go for help, what is likely to happen to the abuser and what impact it may have on them.

No one deserves to be abused or neglected. Support, education and legal remedies are available.

What Can the Police Do?

Abuse of older adults may involve crimes such as assault, sexual assault, forced confinement, uttering threats and extortion. Neglect may also amount to criminal negligence if the behaviour involves a reckless disregard for another person's life or safety.

The police can investigate reports of abuse and neglect. If there is evidence of a crime, the police may charge an abuser. The Crown Prosecutor, a government lawyer, will decide whether to proceed with the charge based on the evidence available. Victims are not responsible for the arrest or prosecution of the abuser.

Many victims are concerned about what will happen to the abuser when the police are called. Victims can ask the police or Crown Prosecutor for information about the criminal justice system and what might happen to the abuser.

If the accused person pleads guilty or is found guilty at a trial, the court will determine the sentence. The type of sentence depends on the seriousness of the offence, including the specific circumstances of the case. Sentences for criminal offences include...

- absolute or conditional discharge (the person is found guilty but there is no sentence, and no criminal record results)
- suspended sentence (the person must follow certain conditions for a specified period of time)
- fines or imprisonment

Continued on page 121...

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A black and white photograph of a modern interior space, possibly a kitchen or living area, with a large window and contemporary decor.

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Some victims of abuse are asked to testify. If so, they can get help and support from a lawyer or from a victim-witness assistance program.

Victims may be eligible to apply for compensation from the provincial Victims Services program. This program reimburses the victim for some financial losses associated with personal injuries resulting from the crime and counselling expenses. The police or victim services can help victims apply for compensation.

The police can also help a victim apply for some orders under The Victims of Domestic Violence Act, discussed earlier in the section Are There Other Laws That Protect Against Abuse of Older Adults?

How Can I Help an Older Victim of Abuse?

Victims, caregivers and potential abusers need information and support. Those already in abusive situations need the abuse to stop. Different options are appropriate for different forms and stages of abuse. Before taking any action it is important to ask yourself if what you are doing will help empower the older adult and help keep them safe or if it will disempower them and/or put them in more danger. There are things that you can do. For example, you can...

- Provide information to older adults, families and caregivers about...
- abuse of older adults
- frauds and scams
- power of attorney and guardianship
- health care directives
- estate planning
- support systems

- the right to be treated with dignity and respect
- the justice system
- Reduce the potential for abuse by...
 - reducing isolation of older adults
 - referring possible victims and abusers to crisis lines, community support groups and government programs
- Contact other people who know the victim, for example, a doctor, clergy, social worker, elder, members of the victim's ethnic community, other family members or friends. Talk to the manager of the victim's bank or credit union if you suspect financial abuse. Bank personnel have a vested interest in preventing fraud.
- Report criminal behaviour to the police or Crown Prosecutor.

Where Can a Victim Get Help?

If you are being abused or neglected, or if you think someone else is being abused, tell someone. Advice, referrals and support is available through local police services, social service agencies and professionals. Several groups offer public education on this issue and a variety of community service organizations can provide support.

Community Resources

- Canadian Network for the Prevention of Elder Abuse works to raise awareness of key issues around abuse and neglect in later life and to ensure older adults are treated as full citizens of Canadian society.

www.cnpea.ca

Continued on page 123...

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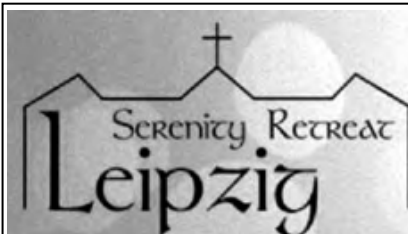


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- Saskatoon Council on Aging operates a resource walk-in centre and works with local agencies to enhance community services for older adults.

www.scoa.ca

- Seniors Canada provides information and services on a number of topics such as health and wellness, finances and legal matters.

www.seniors.gc.ca

Public Health Providers

Public health providers are familiar with the health and social services available in your community. They can arrange for support for caregivers, victims and abusers.

- Regional Health Authorities offer health education and resources in the areas of nutrition, medication, accident prevention and overall wellness, including educational, cultural, spiritual and recreational aspects.

www.health.gov.sk.ca/health-region-list

- The provincial Ministry of Health can provide information about housing options, seniors' drug prescription plan, community care and services for seniors.

www.health.gov.sk.ca

- The HealthLine (1-877-800-0002) provides information designed to increase understanding and improve management of health-related issues.

www.health.gov.sk.ca/healthline-online

- The Public Health Agency of Canada (1-800-267-1291) provides information and material on family violence including abuse and neglect of older adults and a directory of services.

www.phac-aspc.gc.ca/ncfv-cnivf

Medical and Home Support Services

- Family doctors and hospital geriatric teams treat the medical needs of abuse victims. Talk to your doctor or contact your local public health office.
- Home Care services help older adults to maintain independence in the home. Home Care services are intended to supplement care provided by family, friends and community members.
- Adult day care and day hospital programs help to reduce pressure and offer support by providing daytime programs for older people who have physical or mental disabilities.
- Many communities have respite care services. These services are designed to relieve caregivers of the responsibilities of caring for an older adult for a certain amount of time each week or a few weeks each year.

Counselling Services and Other Programs

- Programs offered at seniors' centres can provide social interaction and stimulation for older adults.
- The Public Guardian and Trustee can help victims who are mentally incompetent. They have the authority to investigate allegations of financial abuse. They also can provide information about guardianship and co-decision-making for adults with diminished capacity.

www.justice.gov.sk.ca/pgt

- Ministry of Social Services provides a number of programs for low-income seniors including low-income housing and supports for independent living.

www.socialservices.gov.sk.ca/seniors

Continued on page 125...



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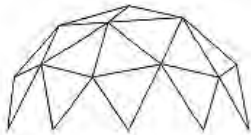
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www.legalaid.sk.ca

- Victims Services (1-888-286-6664) receives applications from and may award compensation

to victims of crime. Also provides victims with information about the justice system, counselling services and support groups. Victims Services Offices are in most RCMP and city police stations.

www.justice.gov.sk.ca/victimsservices

Providing care to an older person can be a demanding but rewarding experience. Education and support services are critical in preventing and addressing abuse and neglect and promoting overall wellness. To this end, in 2003 the Government of Saskatchewan set out the following principles to guide policy and programming for older adults. The spirit and intent of many of these principles are already reflected in our laws and serve as a helpful starting point for any interactions with older adults in our communities.

Guiding Principles

Dignity - being treated with respect regardless of the situation and having a sense of self-esteem.

Independence/Self-Determination - being in control of one's life, being able to do as much for oneself as possible and making one's own choices.

Participation - remaining integrated in society, getting involved, staying active, taking part in the community and being consulted and having one's views considered.

Fairness - having one's real needs, in all their diversity, considered equally to those of other people regardless of age, gender, racial or ethnic background, disability, economic or other status.

Safety and Security - having adequate income as one ages and having access to a safe and supportive living environment, including freedom from fear and exploitation.

Self-Fulfilment - being able to pursue opportunities for the full development of one's potential with access to the educational, cultural, spiritual and recreational resources of society.

Recognition - achieving intergenerational recognition and respect for contributions of older persons.

Saskatchewan's Provincial Policy Framework and
Action Plan for Older Adults, 2003

Your opinion of this publication matters!

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- *To maintain areas of my own life that do not include the person I care for, just as I would if he or she were healthy. I know that I do everything that I reasonably can do for this person, and I have the right to do some things for myself.*
- *To get angry, be depressed, and express other difficult feelings occasionally.*
- *To reject any attempt by my relative (either conscious or unconscious) to manipulate me through guilt, anger, or depression.*
- *To receive consideration, affection, forgiveness, and acceptance for what I do from my loved one for as long as I offer these qualities in return.*
- *To take pride in what I am accomplishing and to applaud the courage it has sometimes taken me to meet the needs of my relative.*
- *To protect my individuality and my right to make a life for myself that will sustain me in the time when my relative no longer needs my full-time help.*
- *To expect and demand that as new strides are made in finding resources to aid physically and mentally impaired persons in our country, similar strides will be made toward aiding and supporting caregivers.*

By Wendy Lustbader

Excerpted from www.seniorsresource.ca

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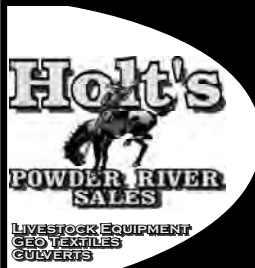
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A poem penned by an elderly woman in Scotland who is known only as "Anonymous."

What do you see, people, what do you see?
What are you thinking, when you look at me?
A crabby old woman, not very wise.
Uncertain of habit, with far-away eyes,
Who dribbles her food and makes no reply.
When you say in a loud voice, "I do wish you'd try!"
Who seems not to notice the things that you do.
And forever is losing a stocking or shoe.
Who, unresisting or not, lets you do as you will.
With bathing and feeding, the long day to fill.
Is that what you're thinking, is that what you see?
Then open your eyes--you're not looking at me.

I'll tell you who I am as I sit here so still!
As I rise at your bidding, as I eat at your will.
I'm a small child of 10 with a father and mother,
Brothers and sisters, who loved one another.
A young girl of 16 with wings on her feet,
dreaming that soon now a lover she'll meet.
A bride soon at 20 -- my heart gives a leap,
Remembering the vows that I promised to keep.



At 25 now I have young of my own
Who need me to build a secure, happy home.
A woman of 30, my young now grow fast,
Bound to each other with ties that should last.
At 40, my young sons have grown and are gone,
But my man's beside me to see I don't mourn.
At 50, once more babies play around my knee,
Again we know children, my loved one and me.
Dark days are upon me, my husband is dead,
I look at the future, I shudder with dread.
For my young are all rearing young of their own.
And I think of the years and the love that I've known.
I'm an old woman now and nature is cruel,
'Tis her jest to make old age look like a fool.

The body is crumbled, grace and vigor depart.
There is now a stone where I once had a heart.
But inside this old carcass a young girl still dwells,
And now and again my battered heart swells.
I remember the joy, I remember the pain,
And I'm loving and living life over again.
I think of the years--all too few, gone too fast--
And accept the stark fact that nothing can last.
So open your eyes, people, open and see,
Not a crabby old woman--LOOK CLOSER, SEE ME!

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Ontario Network for the Prevention of Elder Abuse

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