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**PANS**

**41st Annual Crime Prevention Guide**

**ELDER ABUSE AWARENESS**



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## ***Thank You!***

On behalf of the Members and Board of Directors of the *Police Association of Nova Scotia*, I wish to thank the public and businesses in Nova Scotia for their support of our organization.

PANS appreciates your contribution and interest in our annual magazine.

Once again, a sincere 'thank you' for assisting our organization with your continued support.

We also wish to give special thanks to Fenety Marketing Services for their excellent hard work and professionalism in bringing about another successful Crime Prevention Guide!

A handwritten signature in blue ink that reads "Derrah J Reid (gr)". The signature is written in a cursive style.

***Derrah Reid,***  
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**The Police Association of Nova recently made a \$5,000.00 donation to the Alzheimer Society of Nova Scotia** to assist them in their mission to alleviate the personal and social consequences of Alzheimer's disease and other dementias in addition to promoting the search for the causes, treatments and cures. They invest in outstanding Alzheimer research and provide valuable programs and services to the thousands of Nova Scotians in need. The Society relies on the generosity of donors, corporate supporters and volunteers to achieve its Mission.

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# TABLE OF CONTENTS

Message from PANS President .....	1	<b>Benefit Hockey Games</b>	
About PANS & Donations to the Community .....	3	Wolfville .....	21
Message from the Publisher .....	7	Halifax .....	23
Francis Smith Memoriam .....	11	New Glasgow .....	25
PANS in the Community .....	13	Truro .....	27
Peace and Peace Officers’ National Memorial Day .....	15	Police launch Operation Headway bike helmet blitz .....	29
Sgt. Dave Cheverie Retirement .....	17	Back to the future for city grads .....	31
		Police, students partner to stop fraud against seniors .....	33

## ELDER ABUSE AWARENESS

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<b>June 15, 2012 is World Elder Abuse Awareness Day .....</b>	<b>37</b>	What To Do if You Are Being Abused .....	101
What is Abuse of Older Adults .....	41	Safety Planning for Older Persons .....	103
About Senior Abuse.....	57	The Sandwich Generation – Caught in the middle.....	107
Financial Exploitation of Older Persons .....	71	Aging Parents.....	111
Partners Against Fraud .....	85	What You Need to Know About Elder Abuse ....	115
Emergency or “Grandparent” Scam .....	91	Elder Abuse Statistics .....	117
Credit Card Fraud .....	93	Demographic Facts .....	119
Door-to-Door Sales Fraud.....	93	What the Law can do About Elder Abuse .....	121
Investment Fraud.....	95	The National Seniors Council – Working For Seniors.....	125
Lottery Fraud.....	95	More Information on Elder Abuse.....	128
Facts on Psychological and Emotional Abuse of Seniors .....	97		
Recognizing Older Adult Abuse .....	99	<b>ADVERTISERS’ INDEX .....</b>	<b>127</b>

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# FROM THE PUBLISHER



Each year, the **Police Association of Nova Scotia** publishes these Crime Prevention Guides for the community as a result of financial contributions from residents of the Province and business representatives. With their generous support for our annual campaign, PANS is able to give back to their communities through donations to various local charities and youth-oriented programs, in an effort to keep citizens from experiencing the negative effects of many of the topics discussed in these annual publications.

This **41<sup>st</sup> Annual PANS 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 seniors.

On behalf of the Police Association of Nova Scotia, I would like to take this opportunity to sincerely thank each and every contributor to our 2011 Telephone Appeal, which allowed us to publish this year's Crime Prevention Guide.

This unique publication is distributed free-of-charge each year to schools, libraries and public facilities, and it is also available online at the Police Association of Nova Scotia's website: [www.pansguide.com](http://www.pansguide.com), making it easily accessible to everyone.

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

Respectfully,

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# Francis Smith Memoriam



On December 23, 2011, Amherst Police mourned the loss of its Community Relations Officer, Cst. Francis Smith. Francis was a 33-year veteran of the force, and became the department's first Community Relations Officer on January 20, 2000. During his time in the position, he initiated many programs, including such things as Vial for Life for seniors, Silent Witness program, Bicycle Rodeo for local schools, SADD program at Amherst Regional High School, as well as the local bar suspension list which results in unruly patrons being barred from all local drinking establishments. This program is now being implemented in many areas across Nova Scotia. Francis spent countless hours both on and off duty working with community groups.

On September 28, 2011, Francis was recognized by the Nova Scotia Department of Justice with an award in policing for Leadership in Crime Prevention.

On April 2, 2012, Francis was selected as Amherst Volunteer of the Year. This award was received by his wife, Barb.

In his spare time, Francis enjoyed spending time at his cottage near the Wallace River. His two adult children, Laura and Vince, were rays of sunshine in his life and he often spoke proudly of their achievements.

Francis will be dearly missed by members of Amherst Police Department, as well as the citizens of Amherst.

The community has held a number of fundraisers in Francis' honour.



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# **PANS** *in the Community*

A fundraising campaign launched recently at PEI's four Kent stores to support Canadian Red Cross disaster services in PEI included a challenge to First Responders and others in a race to assemble a household emergency preparedness kit. Left to right: **Jim Power**, manager of Kent Charlottetown, congratulates the winning team of customer **Clayton Currie**, Charlottetown Police Cst. **Len Weatherbee**, and Kent employee **Angela MacInnis**.



PANS President, **Derrah Reid**, speaking to delegates at the 2011 Annual PANS Conference in Bridgewater.

**John Trainor** of the Charlottetown Police Services breaks the tape during the corporate relay portion of the 8<sup>th</sup> Annual BMO Nesbitt Burns Prince Edward Island Marathon. The police services team won the event.



Left to right: **Cst. Jeff MacLaggan**, **Cst. Dan Taylor**, **Cst. Rick Hickox**, and **Sgt. Gary Thibedeau** of the Truro Police Service stand in front of one of the police cruisers.

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On Sunday, September 25, 2011, thousands of Police and Peace Officers from across the country gathered on Parliament Hill in Ottawa to honour colleagues who died in the line of duty.



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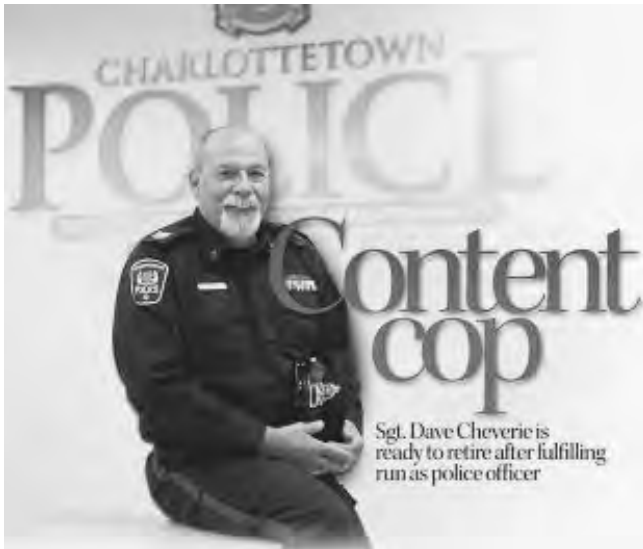
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# Sgt. Dave Cheverie Retires



Jim Day/Guardian graphic Published on March 30, 2012

Sgt. Dave Cheverie is ready to retire after a fulfilling run as a police officer.

Sgt. Dave Cheverie set a lively tone early for his adventurous police career.

Just one week into what would become nearly a 34-year run with the Charlottetown Police Services, Cheverie responded to a break and enter in progress at the former Farmer's Market on Queen Street.

A suspect was spotted on the roof of the building. Cheverie enthusiastically offered to go up and nab the man. The rookie, however, was told to stay put as other officers simply coaxed the suspect down.

Cheverie quickly realized from his eagerness to dive into action that he was truly keen to be a cop.

The heavily decorated officer has received the Star of Courage, the Cross of Valor and five times the CJRW Red Cross Life Saving Award, among others. All the while, he has performed his duty in fascinating — and often heroic — fashion.

The native of Nottingham, England was clearly not made for standing on the sidelines.

After finding no satisfaction in jobs like fishing lobster and being a roughneck on the oilrigs in Alberta, he applied in 1974 to be a constable with the capital city's municipal police force. He spent his

first four years on the front line responding to a host of crimes that today, he says, “sort of blend together.”

As one who has always tried to turn a negative into a positive, Cheverie feels he was given valuable insights early on in his career when his own home was broken into. That sense of violation allowed him to better appreciate what victims of crime experience.

“It gave me the empathy to sympathize with things,” he said.

He always makes himself available to victims of crime or to others who have lost loved ones in motor vehicle collisions “to see what I can do for them.”

Cheverie, a restless man who needs to be on the go and constantly challenged, jumped on every opportunity possible to ensure he experienced a full and diverse career.

He has taken more than 50 courses en route to becoming a standardized field sobriety test instructor, a drug recognition instructor and a collision analyst/reconstructionist.

He tried his hand successfully at many levels of policing. He even found his way to Kosovo in 2001 with the United Nations Peacekeeping Mission and four years later, was deployed to the Jordan International Police Training Center in Amman to instruct Iraqi police recruits in democratic policing and anti-terrorism.

However, Cheverie did not have to leave Charlottetown to find interesting work as a police officer.

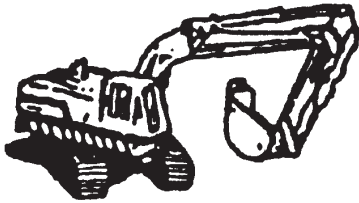
He spent about one year working on a joint drug unit force learning investigative techniques such as wiretaps. He took part in the massive simultaneous raid of 38 bootlegging operations in Queens County in the early 1980s — one of the biggest raids in Atlantic Canada since prohibition.

Cheverie had a stint with the major crime unit tackling everything from sexual assault to major thefts.

Continued on page 19

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## Sgt. Dave Cheverie Retires . . . continued

Since 1983, he has also been instructing on and off at the Atlantic Police Academy.

Over the course of his career, he has investigated thousands of motor vehicle collisions that accounted for many of the nearly 40 deaths Cheverie has responded to as an officer.

Exposure to so much tragedy, he concedes, takes its toll on a person.

“It’s an accumulative effect,” he said.

Still, Cheverie has many bright moments to reflect upon during his career, like the lives he has saved by rushing into burning buildings or jumping into the Hillsborough River. He said when he has a poor day he has those good memories to fall back on.

For a particularly heroic period, some may have thought Cheverie was more a firefighter than a police officer.

On March 10, 1986, the courageous cop rescued a man from a fire after entering the downstairs apartment four times because the smoke and heat were such that Cheverie could not breathe.

Just over a year later, he forced open the door of a house and crawled on his hands and knees into the fiercely burning living room to see if anyone was there.

Braving flames, heavy smoke and heat so intense it scorched his leather jacket and singed his hair and eyebrows, Cheverie hauled one child to safety. He raced back into the home, found two more children, and saved them as well.

Never did he hesitate out of concern for his own life.

“On both of those incidents, it comes back to you helping people who are in a worse situation than you,” he said. “My grandmother would say ‘God takes care of fools and idiots and I qualify for both.’”

Sabrina Cheverie, 22, pauses for a moment when asked to explain the personality behind her father — a man who bolts into burning buildings, dives into freezing water, and holsters up a gun every day.

“He’s crazy, he’s just crazy...but you have to be to do this job,” she said. “He’s an amazing police officer.”

Sabrina says she grew up seeing just how challenging her father’s job was. She can recall dad coming home with black eyes and bruises after (literally) fighting crime proved to be a somewhat bloody affair.

“You grow up and you see all the positive things and all the negative things (about being a police officer),” she said.

After weighing the pros and cons, Sabrina has decided to follow in her father’s footsteps.

She is training at the Atlantic Police Academy in Summerside, will do on-the-job training at the Charlottetown Police Services and hopes to find work with a municipal force in the western part of the country.

The 56-year-old Cheverie, who will officially retire as a city cop on Sunday, is excited over his daughter’s future in enforcing the law.

“The job has been extremely good — very rewarding,” he said.

Here is a quick profile of Sgt. Dave Cheverie:

- After serving more than 33 years with the Charlottetown Police Services, Cheverie, 56, will retire from the force Sunday.

- He is married to Donna (nee White). The couple have two children: Brandon, 25, is a plumber and Sabrina, 22, is training to become a police officer.

- His late father, Pius, was in the RCAF’s Medical Corps. His mother, Florence, turns 80 this summer.

- Cheverie has volunteered with the Arthritis Society of P.E.I., the Heart and Stroke Foundation and the P.E.I. Critical Incident Stress Committee.

- He served on the committee that was responsible for drafting and implementing the P.E.I. Victims of Family Violence Act.

- A long-time motorcyclist, he is currently riding a Suzuki V-Strom.

- His hobbies include carpentry, cabinet making and salmon fishing.



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# Benefit Hockey *Wolfville*

Our **14th Annual Charity Benefit Hockey Game** on February 2, 2012, featuring the Maritime All Stars, raised over \$7,000.00 to support our Police Association's activities in the area, including generous donations to the **Annapolis Valley MADD Chapter**, **Children's Wish Foundation**, and the **Kings County SPCA**.



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# Benefit Hockey *Halifax*

Our **Annual Charity Benefit Hockey Game** in Halifax on February 16, 2012, featuring the Maritime All Stars, was a huge success with over \$12,500.00 in proceeds raised to support our Police Association's many activities in the area. Generous contributions were made to the **Children's Wish Foundation**, **Feed Nova Scotia**, and **Cyber Cop**.



**Children's Wish Foundation**



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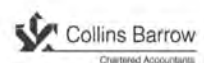
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# Benefit Hockey *New Glasgow*

Our 13th Annual Charity Benefit Hockey Game on March 20, 2012, featuring the Saint Francis Xavier University Women's Hockey Team, was a success, with over \$6,000.00 in proceeds raised to support our Police Association's many activities in the area, including generous contributions to the **Roots Youth Shelter**, **Children's Wish Foundation**, and the **Life Shelter**.



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# Benefit Hockey

*Truro*

Our **Annual Charity Benefit Hockey Game** on March 29, 2012, featuring the C.E.C. Cougars High School hockey team raised over \$5,000.00 to support our Police Association's many activities in the area, including generous contributions to the **C.E.C. Safe Grad**, **Children's Wish Foundation**, and the **Colchester Food Bank**.



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**Children's Wish Foundation**



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# Police launch Operation Headway bike helmet blitz

Originally published in The Guardian, August 25, 2011

*Those wearing helmets may receive ice cream voucher: those without face fines*

Cyclists have received a warning from police on P.E.I. – wear a helmet or face the consequences.

From now until Sept. 4, police officers will be paying special attention to cyclists and helmet use.

A police news release says if officers find someone wearing a helmet, they will reward the person with an ice cream coupon courtesy of McDonalds. They will also give the person a ballot for the chance to win a new bicycle.

But, police warn, they will be handing out tickets to those caught riding without a helmet. The \$120 fine can be waived if the person attends Noggin Knowledge, a graphic education session in September, designed to show the importance of wearing a helmet while riding.

For the third year, Charlottetown Police Services have joined with Summerside Police Services and Kensington/Borden-Carleton Police Services in conducting Operation Headway, a campaign developed by the police in Halifax aimed at increasing compliance with helmet laws and decreasing head injuries.

The partnership also includes the RCMP, Island Network for Injury Prevention (INIP), the Brain Injury Association of P.E.I., Cycle P.E.I., Island Trails, Island EMS, the Medical Society of P.E.I. and Transportation and Public Works.

Members have some access to helmets for those who can't afford them.

At Noggin Knowledge sessions, Island EMS paramedics demonstrate what happens at the scene of a bike crash.

In addition, a local physician shows slides of the brains of people injured in bike crashes and a brain injury survivor from a bike crash or a family member describes the long-term consequences of a brain injury.

Police officers and other members conduct education sessions in schools and other places where youth are present, and, for Grade 3 and older, show them a DVD with the late Jordon Perry and his family where they describe what happened to



GUARDIAN PHOTO BY BRIAN MCINNIS

*Four-year-old Gram Hemphill and his twin brother, Noah, were smart and wearing helmets while riding their training bikes around Victoria Park Tuesday. It is the law on Prince Edward Island that helmets must be worn by cyclists, but not everyone does. To encourage safety, Charlottetown Police Services are stopping cyclists and, if they are not wearing a helmet, they can receive a ticket or in lieu of the monetary fine they can take a safety course. If they are wearing a helmet, they get a voucher for ice cream. Earlier in the day, the brothers were stopped by police and did receive their ice cream.*

Jordon and his subsequent coma.

Approximately 86 tickets were issued in 2009 and 126, in 2010. More than 100 written warnings were issued in 2010, up from 36 in 2009.

The news release said that after the 2009 program, the rate of helmet use increased slightly overall, but the difference was not statistically significant. The overall wearing rate increased from 67.8 per cent to 69.9 per cent.

After the 2009 program, the rate of helmet use by males increased significantly – more than five per cent (from 62.1 per cent to 67.4 per cent). In 2010, in Charlottetown, there was an increase in the percentage of females wearing helmets as compared to 2009 – 83.3 per cent as compared to 73.5 per cent.

According to a report by Safe Kids Canada and the Atlantic Collaborative on Injury Prevention Child & Youth Unintentional Injury, Atlantic Canada: 10 Years in Review, four out of five head injuries could be prevented if every bicyclist wore a helmet.

The human skull is about one centimetre thick and can be shattered by an impact of only seven to 10 km/h. Young bicyclists ride at speeds averaging 11 to 16 km/h.

In the Atlantic region, an average of 157 children age 14 and under are hospitalized for serious cycle related injuries each year in Atlantic Canada.

Bicycle-related injuries are the second leading cause of injury hospitalization for children 10 to 14 years of age in Atlantic Canada.

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# Back to the future for city grads

by Mitch MacDonald

Originally published in The Guardian, June 9, 2012



*Charlottetown deputy Chief McGuigan recently took a new police public relations vehicle, a restored 1952 Dodge, for a spin around Victoria Park. The city's high schools will hold draws for couples to get their ride to prom in the sharp-looking car. Money raised will be put into a fund for future safe grad "chem-free" events.*

## *Some high school couples will get lift to their prom in snazzy 1950s police car.*

Some high school couples may find themselves arriving at their prom in a police car that looks like it's from a 1950s movie.

The Charlottetown Police Department is supporting city high school safe grad by driving some students to prom in a snazzy vintage police car, while raising money for future graduation events.

Posters around the city and its high schools are advertising a draw for students.

The prize is a drive for a lucky couple to their dinner and dance on prom night, in a newly restored 1952 Dodge Regent.

The car was bought by the police department and is complete with a slick black paint job and vintage cherry headlights.

Deputy Chief Gary McGuigan said all money raised will go towards a good cause.

"The money raised from the safe grad draw, we'll take it and put it into the school's safe grad fund for future students," he said. "It could become an annual event for them to raise money."

Colonel Gray's prom is Thursday, June 16, while Charlottetown Rural's is the following evening.

Safe grads, or "chem-free" events, are held after the graduation, not prom, and have become popular with Island high schools in recent year.

Charlottetown Rural students will leave their graduation on Thursday, June 23, and head to the West Royalty Spa, where they'll have free casino night, use of the whole facility, racquetball and pizza.

Teacher Julie McCabe said the events have also been a smash with students and the community. "We view it as a way to celebrate accomplishments in a safe environment," she said. "And it's always well-attended."

Colonel Gray students will enjoy their safe grad after their graduation on Wednesday, June 22, in the school's gym with a pizza party, sundae bar and hypnotist. The students will then bus to Sandspit Amusement Park in the middle of the night.

McGuigan said the idea to support the safe grad events started rolling when the department purchased the vehicle last year as a public relations vehicle.

"We've had requests here other years from students wanting to be dropped off in working police cars. We couldn't do it," said McGuigan.

"It's kind of unique, we've had lots of vehicles but never any that were just dedicated to PR."

Needing some mechanical and interior work, the department got the car fixed up.

They purchased the headlights to give the car a further "vintage" look, which is, as McGuigan is quick to point out, different from "authentic" since the car was never used for police work back in its day.

The car is complete with the department's newest striping package, which was voted best dressed in Canada in 2009 by The Blue Line magazine.

"It's a real eyecatcher," said McGuigan.

McGuigan said the car will also be used in events around the community, such as parades.

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# Police, students partner to stop fraud against seniors

Originally published in The Guardian, March 14, 2012

*UPEI group helping thwart fraud qualify for national competition*

**By Jim Day**

Mark Wekwete is safeguarding seniors against fraud.

The university student is a member of Students in Free Enterprise UPEI, a group of students dedicated to using their education and knowledge to make a difference at school and in their community.

One of the more successful projects developed by SIFE focuses on helping seniors protect themselves from scams that could bilk them of hundreds of dollars or much, much more.

SIFE UPEI placed second in a regional financial education challenge that has qualified them for a national competition.

This marks the second year SIFE has partnered with the Charlottetown Police Services to equip seniors in the capital city with the knowledge and awareness to thwart fraudsters.

The campaign focuses on residents of senior homes who live independently and commonly look after their own finances, thus making them vulnerable to costly fraud.

Wekwete, vice-president of SIFE UPEI, urges seniors not to share personal information over the telephone and cautions them not to feel pressured into making a purchase or donation until they can determine whether or not the potential exchange is legitimate.

He says seniors who have been educated are relieved of the stress and fear of becoming scammed. They are able to see the signs and are educated for prevention.

Following a fraud prevention presentation, seniors can shred any sensitive documents that contain personal information.

“Some seniors are so suspicious we will shred Christmas cards (at their request) for them,” said Const. Len Weatherbie of the Charlottetown Police



GUARDIAN PHOTO

*Const. Len Weatherbie of the Charlottetown Police Services teams up with Mark Wekwete, vice-president of SIFE UPEI, to help seniors in the capital city safeguard themselves against fraud.*

Service, who works with SIFE toward preventing seniors from being victims of fraud.

Weatherbie says seniors often ask how they can avoid getting unwanted calls like hard-sale pitches.

He advises seniors to register with the National Do Not Call List – a free service that aims to reduce the amount of unsolicited telephone calls and faxes received by Canadians.

Once on the Do Not Call List, seniors can be even more on guard

when receiving unsolicited calls that could be a scam.

SIFE estimates more than \$20,000 is lost to fraud each year on P.E.I. but notes that the majority of cases likely go unreported.

Residents of senior homes or a senior group in Charlottetown interested in receiving a fraud prevention presentation can contact Const. Len Weatherbie at 629-4153.

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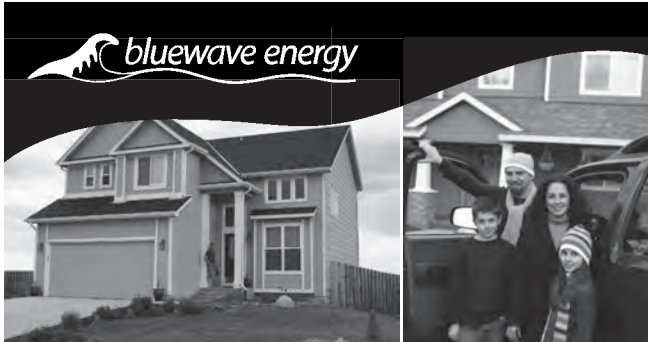
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No one should ever be **pressured, forced or tricked** into giving money — even to loved ones. If someone you trust is taking advantage of you, help is out there. **Learn the signs of financial abuse to protect yourself and the people you love.**

### **ELDER ABUSE** IT'S TIME TO FACE THE REALITY

To find out more from the Government of Canada about preventing elder abuse, visit [www.seniors.gc.ca](http://www.seniors.gc.ca) or call **1 800 O-Canada** (1-800-622-6232)  
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# World Elder Abuse Awareness Day

**June 15 is World Elder Abuse Awareness Day**

## **What is the Origin of World Elder Abuse Awareness Day?**

In Madrid in April 2002, countries throughout the world adopted the United Nations International Plan of Action on Ageing. The Plan of Action recognized the importance of addressing and preventing abuse and neglect of older adults. It identified that mistreatment of older adults was a violation of internationally recognized human rights.

The International Network for the Prevention of Elder Abuse (INPEA) introduced the first World Elder Abuse Awareness Day to support the Madrid Plan of Action on Ageing. The INPEA is working with interested individuals, agencies, organizations, non-governmental organizations, governments and businesses throughout the world to promote this special day.

## **What are Canadians Doing?**

This special day is a time to share information, learn more, discuss the issue of abuse of older adults, and become involved.

Canada has been recognized internationally as a leader in raising public awareness of abuse of older adults and in developing innovative and respectful approaches to dealing with the issue.

Canada's Federal/Provincial/Territorial (F/P/T) Working Group on Safety & Security for Seniors has produced public information materials (e.g. poster, fact sheets, and promotional items) in support of World Elder Abuse Awareness Day. The Canadian Network for the Prevention of Elder Abuse, as well as provincial, regional and local networks are holding many special activities in recognition of the day.

Many Canadians are using **June 15th** as an opportunity to recognize local and regional efforts that are being made to raise awareness of abuse of older adults.

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Across the country, individuals, organizations, communities, and governments are:

- holding cultural, educational, art and social activities to recognize World Elder Abuse Awareness Day,
- developing municipal, provincial, and territorial proclamations to raise awareness,
- launching awareness tools such as posters and calendars,
- publicizing the day with multimedia information campaigns,
- organizing volunteer and educational programs, including information fairs, plays, workshops and conferences to help promote change, and
- developing multigenerational initiatives to help children and youth learn more about aging, ageism, and abuse.

In Canada, many people are working throughout the year to increase public awareness about abuse and neglect of older adults.

### **Want to Learn More?**

For more information on Canadian and international activities in support of World Elder Abuse Awareness Day, visit the websites:

- Canadian Network for the Prevention of Elder Abuse  
**[www.cnpea.ca](http://www.cnpea.ca)**
- International Network for the Prevention of Elder Abuse  
**[www.inpea.net](http://www.inpea.net)**

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# What is Abuse of Older Adults?

Abuse of older adults refers to actions that harm an older person or jeopardize the person's health or welfare. Abuse of older adults is also known as senior abuse or elder abuse.

According to the World Health Organization, abuse and neglect of older adults can be a single or a repeated act. It can occur in any relationship where there is an expectation of trust or where a person is in a position of power or authority.

Abuse can be physical (e.g. hitting), emotional, verbal (e.g. name calling), financial (e.g. taking money or property), sexual and spiritual. Some types of abuse of older adults involve violation of their rights. Financial abuse is considered the most common form of abuse of older adults.

Neglect can be part of abuse. Neglect involves not doing something, such as not providing the older person with food, shelter, medication, or care.

Older adults often experience more than one form of abuse and neglect. For example, they may be emotionally and financially abused, or emotionally and physically abused. Some older adults may be neglected and have their rights violated.

## Who are the Victims?

Abuse or neglect can happen to any older adult. In fact, contrary to commonly held beliefs, most older adults who experience abuse or neglect are mentally competent, are not dependent on other people, and do not require constant care.

It can occur in any relationship, including one where there is an expectation of trust or where a person is in a position of power or authority. Abuse or neglect of older adults can take place in the home, in a residential care setting, or in the community.

## Who are the Abusers?

Abuse of older adults most often occurs within the family, by a spouse, children, and/or grandchildren. However, abusers can also include friends,



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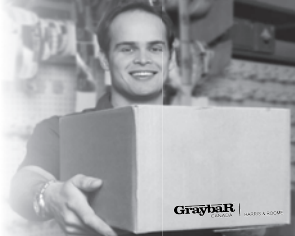
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## **How Many Older Adults are Affected by Abuse or Neglect?**

Research on abuse of older adults is relatively new and limited in Canada and throughout the world. Abuse and neglect of older adults is often hidden and under-reported. In many cases, people may not recognize abuse and neglect of older adults when it is happening. They may not understand what it is.

- Canadian research indicates that between 4 and 10% of older adults experience one or more forms of abuse or neglect at some point in their later years from someone they trust or rely on. Under-reporting and inconsistencies in collecting information on abuse suggest that these figures are “the tip of the iceberg.”
- Some older adults may be more likely to experience abuse or neglect, including those who are isolated, and those who have mental or physical impairments.
- It is estimated that between 168,000 and 421,000 seniors in Canada are experiencing or have experienced abuse or neglect in later life.

## **Did You Know?**

- About 80% of abuse or neglect of older adults is hidden or goes undetected. Only about one in five cases of abuse come to the attention of community agencies or authorities.
- Abuse is not limited to older adults of any particular culture, ethnic group, social background, or religion.
- Spousal abuse can “grow old.” It can start earlier in a relationship and continue into later life.
- Older women are the victims in about two-thirds of the cases of abuse or neglect that come to the attention of community agencies.

*Continued*



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## Abuse is a Form of Family Violence

Many forms of abuse and neglect of older adults are types of family violence. A 2004 national report on family violence that looked at police reports from across Canada found:

- Adult children were involved in 38% of the family assaults against older adults.
- Spouses were involved in 26% of the assaults against older adults.
- Older men were more likely than older women to be victimized by an adult child. Older women were more likely than older men to experience violence at the hands of their spouse.
- The most common type of senior abuse situations that come to the attention of the police involve younger seniors (between the ages of 65 and 69).
- Common assault was the most frequent type of harm to older adults from family members that was reported to police. Common assault may involve hitting or attacking with minor or no injury.
- However, four in 10 older adults who were victims of family violence suffered physical injuries.

The report pointed out that the consequences of family violence can be very serious in some cases. Abuse situations often become worse over time. Older adults can die from family violence. The rates of family homicides against adults aged 65 and over have increased in the last decade.

*Continued*



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## Why Do Abused Older People Often Keep Silent?

There is no excuse for abuse or neglect. However, there are many reasons why older people might keep silent. Some believe that the abusive situation they are in is a normal part of life. They may think that they are in the wrong or have caused the abuse.

In many cases, the person may be afraid of —

- What will happen to them (“Will the situation get worse?”  
“Will I be forced from my home?”)
- What will happen to the abuser (“Will he/she go to jail?”)
- What the neighbours, family, or community will think (“What will people say?”)

Some older adults may feel they have no place to go, or do not want to leave the home they love, and have invested in with both time and money. They may have concerns about leaving family members and beloved pets. These fears and concerns are real.

Older adults are becoming aware that they do not have to live with abuse or neglect. They are beginning to feel it is safe to tell, because they know that people care and that help is available.

*June 15 is World Elder Abuse Awareness Day*

### Sources

World Health Organization & International Network for the Prevention of Elder Abuse (2002).

Statistics Canada, “Family Violence: A Statistical Profile, 2004.”

Canadian Network for the Prevention of Elder Abuse, “What is Senior Abuse?”

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# Abuse of Older Adults: Signs and Effects

## What are the Signs?

Older adults who are experiencing abuse or neglect may —

- tell you they are being harmed,
- show signs of depression or anxiety,
- seem fearful around certain people,
- become socially withdrawn (having less contact with people who they have been close to in the past),
- become passive and very compliant,
- have unexplained physical injuries,
- lack food, clothing and other necessities,
- show changes in their hygiene or nutrition (e.g. signs of malnutrition),
- suddenly become unable to meet financial obligations, or
- have unusual withdrawals from their bank or other financial institutions.

Sometimes these signs are mistaken as a part of growing older or may look like other health conditions. For example, mental confusion, depression or anxiety resulting from abuse or neglect may look like dementia. People may not realize that sometimes older adults are experiencing frequent falls or have long-term pain because they are being abused or neglected.

## What are the Effects of Older Adult Abuse?

### Health Effects

Abuse and neglect are a major source of stress and can have long-term effects on the health and well-being of older adults. The stress of abuse may trigger chest pain or angina, and may be a factor in other serious

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heart problems. High blood pressure, breathing problems, stomach problems (ulcers), and panic attacks are common stress-related symptoms among older people who experience abuse.

Abuse has a significant impact on people at any age, but older adults can be especially vulnerable. In general, older adults have less physical strength and less physical resilience than younger persons. Some older adults may be very frail, or already have disabilities or impairments that leave them particularly vulnerable. Older bones break more easily and take longer to heal. An injury or accumulation of injuries over time can lead to serious harm or death. For example, physical abuse may result in a hip fracture.

Many older adults experiencing abuse or neglect are isolated. Individuals who abuse or neglect older adults often threaten, harass, or intimidate them. For example, some abusers threaten to not let older adults see their grandchildren. Others may prevent older adults from having visitors, or may threaten to leave them alone.

As a result of abuse or neglect, older adults often experience worry, depression, or anxiety. These signs may be mistaken for memory loss or illness, when really they are the effects of stress or worry. An older adult may also feel shame, guilt, or embarrassment that someone in the family or someone close has harmed them.

Some abused older adults may start to eat less, use more medications or drink more alcohol to help cope with the emotional and physical hurt. They may have difficulty sleeping or sleep too much. Some abused or neglected older adults may lose interest in life or become withdrawn. Some may have suicidal thoughts.

### **Did You Know?**

- Between 44% and 62% of abused older adults experience some level of depression. Up to 6% of abused older adults become severely depressed.
- Living with abuse and neglect can also significantly increase the person's chances of becoming ill or may make other health problems worse.

*Continued*

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- Abused or neglected older adults have a 200% increased risk of early death. The stress of living in an abusive situation shortens older people's lives by several years on average.

### **Financial Effects**

Financial abuse can have a negative impact on older adults' health and wellbeing. Many older adults who experience financial abuse also face emotional abuse.

Financial abuse can lead to ongoing distress and financial strain in the older person's life. Stolen or forged income cheques can leave a low-income senior without money for food, medications, or transportation. Financial abuse may involve loss of a home through deceit, loss of beloved personal assets through theft, or loss of money from improper use of a power of attorney.

When abusers steal or control older adults' money or other property, older adults may have fewer resources to take care of their own health, housing, good nutrition, and activities.

### **Social Effects**

The effects of abuse and neglect can carry from generation to generation. For example, grandchildren who witness such abuse may come to view negative behaviours toward older adults as acceptable and perpetuate disrespect. Abuse and neglect of older adults is not a private matter. It affects individuals, families, communities and ultimately society at large.

*June 15 is World Elder Abuse Awareness Day*

#### Sources

Canadian Network for the Prevention of Elder Abuse, "Health and Abuse."

BC Health Files "Health Effects of Abuse and Neglect of Older Adults."

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# Why Does Abuse Happen in Later Life?

Abuse and neglect of older adults is a complex area. The many forms of abuse and neglect are not acceptable; some forms are against the law. There is no one simple explanation for why abuse or neglect occurs.

Some situations involve spouses; some involve adult children or grandchildren or other relatives. Others involve paid caregivers or family members who are giving care.

Some abuse and neglect may —

- reflect ageism,
- be part of a cycle of family violence, or
- be opportunistic behaviour.

Abuse and neglect may also reflect a lack of understanding and knowledge about older adults and aging. Stereotypes and misconceptions about aging and older people may lead to ageist attitudes that older adults are not deserving of respect.

Some people use violence and control in their relationships with other people. Some people have negative beliefs about older people, while others do not treat older adults with respect. Some people incorrectly feel they are entitled to an older adult's property, simply because the person is old, or because they are helping the older adult, or because of their position in the family.

Some people experience personal problems or stresses that may increase their risk of harming or neglecting others. Some simply become overwhelmed or do not know more positive ways of relating. Limited financial resources may create family tensions that may lead to abuse or neglect.

It does not matter who the abuser is, or why the person is abusing an older adult. No one deserves to be abused or mistreated.

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# About Senior Abuse

A very real social problem, abuse of older adults is a very complex issue and may involve physical abuse, emotional/psychological abuse, neglect, financial abuse, violation of rights, and sexual assault.

Any senior can be abused, despite her or his age, living arrangements or conditions, physical or mental health, sexual orientation, financial status, education, culture, or social status.

## 1. What is senior abuse?

The *Nova Scotia Elder Abuse Strategy: Toward Awareness and Prevention* (2005) states “elder abuse is the infliction of harm on an older person”. Abuse is any act or failure to act that endangers the health and/or well being of the older person. Such action or inaction is especially harmful when it occurs within a relationship where there is an expectation of trust.

Abuse may be:

**Physical** - inflicting, or threatening to inflict, physical pain, injury, or discomfort on an older adult.

**Sexual** - any form of sexual activity with a person without the consent of that person.

**Emotional / Psychological** - inflicting mental pain, anguish, or distress on an older person through verbal or nonverbal acts.

**Financial** - the unethical or illegal misuse of the money, property, or other assets of an older adult, including placing inappropriate pressure on an older person in order to gain access to her or his assets.

**Violation of Human / Civil Rights** - the unlawful or unreasonable denial of fundamental rights and freedoms normally enjoyed by adults.

**Neglect** - the failure to provide the necessities of life such as proper food, fluids, suitable clothing, a safe and sanitary place of shelter, proper medical attention, personal care, and necessary supervision. There are several forms of neglect, including active neglect, passive neglect, self-neglect, and abandonment.

Much abuse occurs within relationships where there is an expectation of trust. Some of these relationships include:

- in a family,
- between a husband and a wife,
- between friends,
- between an older adult and someone they rely on such as an accountant, care worker, or other paid person,
- when someone is providing services in an older adult’s home.

Not all abuse is a result of individual action and not all abuse occurs within a personal relationship. Sometimes older adults are targeted because the abusers think they will be easier targets.

Sometimes abuse is a result of how older people are treated at a societal level. Systemic abuse, for example, can happen when policies or practices take away a person’s independence and dignity. This sometimes happens when other people are making decisions for the older person and may be rooted in ageism (see Question #2 - What causes senior abuse?).

## 2. What causes senior abuse?

The causes of senior abuse are extremely complex. Abuse generally does not occur because of only one

*Continued*

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## About Senior Abuse . . . Continued

factor but is a combination of circumstances that can be intensified and complicated by particular life events.

Poor or negative attitudes about aging and the resulting behaviours are a form of discrimination called ageism, which is frequently the root of disrespectful and abusive behaviours toward older persons. An inaccurate understanding of the needs and capabilities of older persons, insensitivity to the wishes of the older person, and additional stressors in one's life can also lead to a variety of abusive behaviours.

Oftentimes, people who exercise power over others by pressuring, threatening or taking advantage of vulnerable older persons don't know that their behaviour or attitudes are wrong or considered abusive.

Senior abuse is sometimes a continuance of existing abuse and violence which can be present in families and other relationships. This abuse can be intensified by a variety of risk factors such as a change in lifestyle (like retirement); employment or financial difficulties; disputes over property/money; physical illness; mental/psychiatric illness; addictions; lack of additional supports; isolation; changing relationships with family and/or friends; and declining lack of independence due to increasing physical frailty. Beliefs about the role and expectations of women and men, disability, race or homophobia are also causes of violations of older persons.

While opinions vary on whether caregiving by a partner, relative or friend causes abuse, there is little evidence to support this notion. Lack of awareness and education about the role and expectations of caregiving as well as an inability to access or the lack of community services and supports is a significant issue for many persons giving and receiving care. The additional stresses of providing care coupled with any of the above factors may make already unhealthy relationships more strained and difficult. This creates a greater risk of abuse. Dependency can contribute to increased feelings of guilt, resentment or obligation by the person receiving care. There are also circumstances where the caregiver is dependent on the person requiring care which can affect the relationship and lead to abuse of the caregiver by the care recipient.

### 3. What are the different types and signs of senior abuse?

*This section provides more information on the different forms of abuse and how you might recognize whether abuse is occurring. While some of these signs and symptoms may be a result of other issues, they may alert you to the possibility of abuse. Consider these signs if you suspect someone is being abused. Also keep in mind that many older adults will experience more than one type of abuse at the same time.*

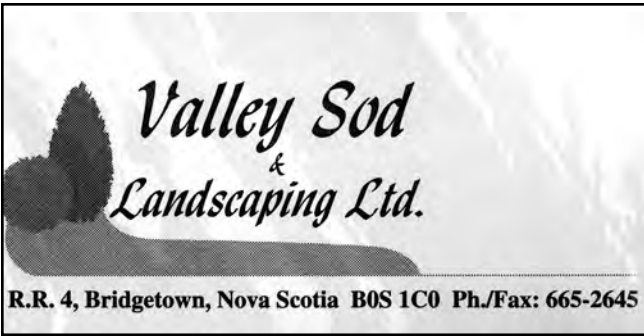
#### Physical Abuse

Physical abuse is defined as the use of physical force that may result in bodily injury, physical pain, or impairment. Physical abuse may include such acts of violence as striking (with or without an object), hitting, beating, pushing, shoving, shaking, slapping, kicking, pinching, and burning. Inappropriate use of drugs and physical restraints, force-feeding, and physical punishment of any kind are also examples of physical abuse.

*Signs and symptoms of physical abuse may include but are not limited to:*

- bruises, black eyes, welts, lacerations, and rope marks;
- bone fractures, broken bones, and skull fractures; open wounds, cuts, punctures, untreated injuries in various stages of healing;
- sprains, dislocations, and internal injuries/bleeding;
- broken eyeglasses/frames, physical signs of being subjected to punishment, and signs of being restrained;
- laboratory findings of medication overdose or under-utilization of prescribed drugs
- an older person's sudden change in behaviour; "doctor-hopping" where an older person frequently changes doctors or other care providers in order to avoid detection of abuse; and an older person's report of being physically abused.

*Continued*



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# About Senior Abuse . . . Continued

## Sexual Abuse

Sexual abuse is defined as non-consensual sexual contact of any kind with a person. Sexual contact with any person incapable of giving consent is also considered sexual abuse. It may include unwanted touching, all types of sexual assault or battery (such as rape, sodomy, coerced nudity), sexually explicit photographing, the forcing or coercing of degrading, humiliating, or painful sexual acts.

*Signs and symptoms of sexual abuse may include but are not limited to:*

- bruises around the breasts or genital area;
- unexplained venereal disease or genital infections;
- unexplained vaginal or anal bleeding;
- torn, stained, or bloody underclothing; and
- an older person's report of being sexually assaulted or raped.

## Emotional or Psychological Abuse

Emotional or psychological abuse is defined as the infliction of anguish, pain, or distress through verbal or nonverbal acts. Emotional/psychological abuse may include verbal assaults, insults, threats, intimidation, humiliation, and harassment. Treating an older person like an infant or child; isolating an older person from her/his family, friends, or regular activities; actively withholding access to grandchildren; giving an older person the "silent treatment;" and enforced social isolation are also examples of emotional/psychological abuse.

Signs and symptoms of emotional/psychological abuse may include but are not limited to:

- being emotionally upset or agitated;
- being extremely withdrawn and non-communicative or non-responsive;
- unusual behaviour usually attributed to dementia (e.g., sucking, biting, rocking); and
- an older person's report of being verbally or emotionally mistreated.

## Financial Abuse

Financial abuse (sometimes referred to as financial or material exploitation) is defined as the illegal or improper use of an older person's funds, property, or assets. Examples include cashing an older adult's cheque(s) without authorization or permission; forging an older person's signature; misusing or stealing an older person's money or possessions; coercing or deceiving an older person into signing any document (e.g., contracts or will); and the improper use of conservatorship, guardianship, or power of attorney.

*Signs and symptoms of financial or material exploitation may include but are not limited to:*

- sudden changes in bank account or banking practice, including an unexplained withdrawal of large sums of money by a person accompanying the older adult;
- the inclusion of additional names on an older person's bank signature card;
- unauthorized withdrawal of the older person's funds using her or his ATM card;
- abrupt changes in a will or other financial documents;
- unexplained purchases or abuse of funds by persons appointed as Power of Attorney;
- unexplained disappearance of funds or valuable possessions;
- substandard care being provided or bills unpaid despite the availability of adequate financial resources;
- discovery of an older person's signature being forged for financial transactions or for the titles of her/his possessions;
- sudden appearance of previously uninvolved relatives claiming their rights to an older person's affairs and possessions;
- unexplained sudden transfer of assets to a family member or someone outside the family;
- the provision of services that are not necessary; and
- an older person's report of financial exploitation.

*Continued*

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# About Senior Abuse . . . Continued

## Neglect

Neglect is the refusal or failure to provide an older person with such life necessities as food, water, clothing, shelter, personal hygiene, medicine, comfort, personal safety, and other essentials included in an implied or agreed-upon responsibility to an older person. Neglect may also include failure of a person who has fiduciary/ management responsibilities to provide care for an older person (e.g., pay for necessary home care services) or the failure on the part of an in-home service provider to provide necessary care.

The *intentional* withholding of the necessities of life is referred to as **active neglect**; and the unintentional failure to provide proper care is referred to as **passive neglect**. Passive neglect is often a result of lack of knowledge, experience, or ability to provide care.

*Signs and symptoms of neglect (whether active or passive) may include but are not limited to:*

- dehydration, malnutrition, untreated bed sores, and poor personal hygiene;
- unattended or untreated health problems;
- hazardous or unsafe living condition/arrangements (e.g., improper wiring, no heat, or no running water);
- unsanitary and unclean living conditions (e.g. dirt, fleas, lice on person, soiled bedding, fecal/urine smell, inadequate clothing); and
- an older person's report of being neglected.

**Self-neglect** involves the behaviour of an older person that threatens her/his own health or safety. Self-neglect generally is observed in an older person as a refusal or failure to provide herself/himself with adequate food, water, clothing, shelter, personal hygiene, medication, and safety precautions. The definition of self-neglect does not include a situation in which a mentally competent older person, who understands the consequences of her/his decisions, makes a conscious and voluntary decision to engage in acts that threaten her/his health or safety as a matter of personal choice.

**Abandonment** is the desertion of an older person by an individual who has assumed responsibility for providing care for that person, or by someone with physical custody of an older adult. This is a form of neglect and can include deserting an older adult at a

hospital, a nursing facility (or other similar institution), deserting an older adult at a shopping centre or other public location.

## 4. What role does culture play?

Behaviours considered to be abusive in any given society can vary. Certain behaviours may not be considered inappropriate or a violation of rights. For example, if there are specific cultural expectations of children regarding the ownership of property or money belonging to the parent, this may be thought to be acceptable and proper. In some societies, abuse is not discussed or considered a concern. Most cultures regard disrespect and poor treatment of older persons to be unacceptable but there can be many complicating factors.

**It is important when dealing with any individual from another culture to learn about their beliefs, practices and understandings about aging and abuse.**

*Consider these questions:*

What language do people understand? Do they nod in agreement or do they in fact realize what is being said?

What are commonly accepted gender roles (men and women) of a particular culture?

Does any cultural practice violate rights or prevent individuals from living as they wish?

Is there a clear understanding of the Canadian concept of human rights?

Are there differences in how families and generations relate to one another in a particular culture? What are attitudes regarding behaviours of various generations toward one another?

Who makes decisions in the family?

What role do older persons play in the family or in their community?

Are there religious beliefs that influence how family members regard or treat one another?

How does this cultural group respond to having resources or support provided from those in the dominant culture/ society?

Do they look to their own cultural group to address concerns or seek support?

*Continued*

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## About Senior Abuse . . . Continued

Does the older person have associations with other seniors in the community to discuss or compare experiences?

### 5. How many older people are abused?

It is difficult to say how many older persons are abused, neglected, or exploited, in large part because of a lack of awareness and understanding of senior abuse. Situations of abuse are frequently not reported and the problem remains greatly hidden.

The best information available indicates that between 4% and 10% of older adults experience abuse. This means that in Nova Scotia approximately 5,000 to 13,500 older people experience harm and poor health or well-being because of abuse. Because abuse is severely underreported, it is believed that this number is far greater.

This number is also known to be higher in certain settings such as institutions, including long-term care facilities.

Because women live longer than men and there are more older women than there are older men, senior abuse is and will continue to be a significant women's issue. More older women are abused than men, however, even when adjusted for their greater numbers.

### 7. What makes an older adult vulnerable to abuse?

Some seniors are more at risk than others. Those who are older, socially isolated, have reduced cognitive capacity, have disabilities and are dependent, and those cared for by people with an addiction (such as alcohol, drugs or gambling) are at higher risk.

Social isolation and mental impairment (such as dementia or Alzheimer's Disease) are two factors that may make an older person more vulnerable to abuse. But, in some situations, studies show that living with someone else (a caregiver or a friend) may increase the chances for abuse to occur. A history of domestic violence may also make a senior more susceptible to abuse. Families that have a

history of poor relationships or mental health problems may also be at higher risk.

Senior abuse affects people of all education levels, sexual orientation, ability, and social, economic and ethnic backgrounds and cultures. It affects both men and women.

### 8. Who abuses older people?

Most abuse is committed by someone the senior knows, such as a family member, friend, caregiver, landlord, (paid) care provider, or a person who provides a service (e.g. financial advisor or home maintenance person).

Abusers of older adults are both women and men. Family members are more often the abusers than any other group. For several years, data showed that adult children were the most common abusers of family members. Recent information, however, indicates spouses are the most common perpetrators when data concerning older adults and vulnerable adults is combined.

### 9. Are there criminal penalties for the abusers?

Some abusive actions are defined as crimes, but not all abuse is considered criminal. *The Criminal Code of Canada* describes the different offences that someone can be charged with if they are accused of abusive actions toward older adults. The relevant provisions relate to physical and sexual abuse, chronic psychological abuse, neglect, loss of rights (as under the *Canadian Charter of Rights and Freedoms*), property theft, breach of trust and breach of power of attorney, extortion, fraud and false pretenses, and intimidation.

Because not all behaviour believed to be abusive falls under the Criminal Code, a range of resources and supports are necessary to be able to respond to cases of abuse. It is also important to note that while there are commonly accepted definitions of abuse, the way abuse is defined in legislation may vary. This becomes important when one looks to available legal responses, and it emphasizes the need for a range of resources and supports.

*Continued*

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### 10. What legislation exists in Nova Scotia to protect seniors from abuse?

Nova Scotia has two specific pieces of legislation of direct relevance to preventing and responding to abuse of older adults: the *Adult Protection Act* and the *Protection of Persons in Care Act*.

#### Adult Protection

Reporting known or suspected cases of abuse against a vulnerable adult is mandatory in Nova Scotia. The Adult Protection Act serves to protect people aged 16 years or older who are abused or neglected and cannot physically or mentally protect or care for themselves. It creates an obligation and legal responsibility for any person to report suspected abuse or neglect. The Act protects the person who reports abuse unless the information is given maliciously or without reasonable and probable cause.

If financial abuse occurs at the same time as other forms of abuse, Adult Protection workers may be able to intervene and offer services to help those in need of protection. In cases where the situation *only* involves financial abuse, Adult Protection workers can refer individuals to an authority that can help safeguard his/her financial interests.

The Nova Scotia Department of Health administers Adult Protection Services within the Continuing Care Branch. About 75% of persons assisted under the Act are seniors. More information on Adult Protection Services can be found at [www.gov.ns.ca/health/ccs](http://www.gov.ns.ca/health/ccs)

If you know or suspect an adult is in need of protection, call Adult Protection Services at 1-800-225-7225.

#### Protection of Persons in Care

The Protection of Persons in Care Act aims to protect individuals in care and applies to hospitals, residential care facilities, nursing homes, homes for the aged or disabled persons under the Homes for Special Care Act, and any other institution or organization deemed a “health facility”. The act creates a duty for those employed in the administration of a health facility to protect patients

and residents from abuse or neglect. It includes a mandatory reporting provision for service providers and a voluntary reporting provision for all others.

This act came into effect on October 1, 2007. You can report known or suspected cases of abuse or neglect in any of these facilities to the Protection of Persons in Care office at the Department of Health at 1-800-225-7225.

### 11. How can senior abuse be prevented?

As with all forms of violence, abuse of older adults can be prevented.

We must:

- Challenge ageist attitudes and beliefs that devalue older adults.

- Treat older adults with the respect and dignity they deserve.

- Work with older adults to empower them to make healthy relationship choices.

- Offer alternatives to remaining in abusive situations.

- Enhance informal support networks.

- Ensure seniors retain as much power and control over their own lives as possible.

- Provide information on services and programs available to assist.

- Encourage caregivers to access support available to them.

- Educate ourselves and others about senior abuse.

We must also foster positive relationships between generations and provide support to those caring for and supporting seniors.

For seniors, some simple but essential steps you can take to reduce the risks include:

- Maintain as much control and power of your life as possible.

- Stay active in the community and connected with friends and family. This will decrease social isolation, a known risk factor for senior abuse.

- Plan for your future. With a power of attorney and a health care directive / living will, health care decisions

*Continued*

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## About Senior Abuse . . . Continued

can be addressed to avoid confusion and family problems, should you become incapacitated.

Make arrangements with someone you trust who understands your wishes.

Seek independent advice from someone you trust and who has correct information before signing any documents.

Know your rights. For example, if you engage the services of a paid care provider or family caregiver, you have the right to voice your preferences and concerns. If you live in a nursing home or board and care home, you still have rights. There may be a resident/patient advocate who has knowledge and skills to mediate and assess the situation and who has the power to intervene.

Take care of your health.

Seek professional help for drug, alcohol, and depression concerns. Encourage family members to get help for these problems.

Attend support groups for spouses and learn about domestic violence services.

Educating seniors, professionals, caregivers, and the public about abuse is critical to prevention. It is important that the issue of abuse is understood, discussed by both professionals and the public and confronted in our communities.

There are numerous brochures, videos and other publications available that provide information on abuse. See the Links to Education and Awareness Resources section for more information.

### 12. What is being done to stop senior abuse?

Many organizations and communities across the province are working towards ending senior abuse. The Department of Seniors is leading the implementation of the Nova Scotia Elder Abuse Strategy: Towards Awareness and Prevention. This includes working with our many partners in carrying out the priority actions.

One such action is to explore the development of networks as a mechanism for increasing awareness and responding to senior abuse at the community

level. Senior abuse coalitions/networks are one approach being used in other provinces as a means to make life safer for seniors. For example, community response networks bring together individuals and groups such as social workers, nurses, lawyers, community organizations, individuals and others, including older adults. These community efforts can play an increasingly important role in educating the public and professionals.

Community responses can focus on education and awareness programs as well as develop tools for communities to use in detecting abuse and to apply coordinated procedures to address abuse (e.g. protocols).

No matter how communities work towards ending senior abuse, it is important to involve seniors and seniors' organizations to ensure success.

### 13. How can I help stop senior abuse?

Know what senior abuse involves... be aware of the warning signs and know what services are available.

#### Some specific tips:

#### **Be aware of support services in your community.**

This includes social service agencies, seniors' centres, legal services, clergy, transition houses or shelters, health centres, etc.

**Become a community "watchdog".** Keep a watchful eye out for loved ones, friends, or neighbours who may be vulnerable.

**Speak up if you have concerns.** That means even if you are not sure. You have a right and responsibility to question.

**Become involved.** Find out what is being done to prevent abuse. Volunteer with older adults in your community

**Support efforts and programs** to increase and strengthen services in your community.

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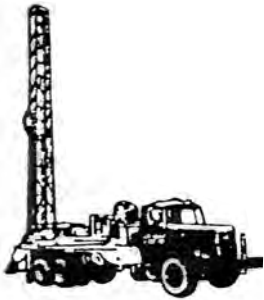
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# Financial Exploitation of Older Persons



Financial abuse and economic crime are both forms of financial exploitation and can have significant and serious consequences for older people. Because seniors form the largest proportion of people who report being victims of economic crime, we talk about both financial abuse and economic crime in this web site.

There are many people and organizations working to prevent financial exploitation of older adults and to help you if it does happen—government departments and agencies, the justice and legal systems, the financial industry, community-based organizations and concerned citizens.

This section provides answers to some of the most frequently asked questions about financial abuse and economic crime—what it is, how to recognize it, where to get help, how to prevent it, and how to protect yourself from both financial abuse and economic crime.

**It is important to know that financial exploitation can happen to anyone - you are not to blame. Knowing how to protect yourself is your most valuable asset.**

## About Financial Exploitation

Answers to questions such as:

What is financial exploitation?

How common is it?

Why is it important to report?

Why are seniors vulnerable to financial abuse?

About Financial Exploitation - Highlights

## Legal Issues in Financial Exploitation

Answers to questions such as:

Is financial exploitation a crime?

What can I do if I have experienced financial abuse or an economic crime?

How do I report it?

Why is legal advice important?

Legal Issues in Financial Exploitation - Highlights

## Preventing Financial Exploitation

Answers to questions such as:

How can I protect myself?

How can I get more information?

What else can be done to prevent financial exploitation?

Preventing Financial Exploitation - Highlights

**To report economic crime or suspected financial abuse of any kind, call your local police service.**

**For economic crime and consumer fraud issues, you can also report scams at: [www.phonebusters.com](http://www.phonebusters.com) or call: 1-888-495-8501**

For copies of the strategy, call the Department at (902) 424-0065 or 1-800-670-0065 (toll free).

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# ABOUT FINANCIAL EXPLOITATION

**Financial Exploitation** describes both financial abuse and economic crime against older people. It is the most commonly reported form of abuse experienced by older adults.

It is impossible to know exactly how many older adults experience financial exploitation because many cases are not reported.

People often have negative attitudes and beliefs about older people, and do not give them the respect they deserve. This opens the door for financial exploitation.

---

***Financial exploitation can happen to anyone.***

***You are not alone, and you are not to blame.***

***Knowledge is your best defense.***

---

**Financial Abuse** is the unethical, and sometimes illegal, misuse of the money, property, or other assets of an older adult.

- ❖ Examples of financial abuse include:
  - forging your signature, misusing or stealing your cheques or money without your permission;
  - forcing or tricking you into signing a document such as a contract or will;
  - improper use of guardianship or power of attorney.
- ❖ The abuser is usually someone the senior knows – a family member, professional (paid) care provider or friend.
- ❖ Financial abuse often goes hand in hand with psychological or emotional abuse (such as manipulation, intimidation, harassment).
- ❖ Available research shows that about 8% of older adults experience financial abuse.



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**Economic crime** includes consumer fraud, investment fraud or identity theft. These crimes can be carried out through e-mail or the internet, by door-to-door salespeople, or by telemarketers. Most people reporting economic crimes are seniors.

## **REPORT IT!**

- ❖ Many seniors do not report abuse because they are:
  - Embarrassed and ashamed;
  - Dependent on the abuser in some way and fear losing that support;
  - Fearful of being punished;
  - Reluctant to hurt a family member or someone close to them, even if that person is harming them.
- ❖ Reporting can open the door for help.
- ❖ The more we understand it, the more we can do to prevent it.
- ❖ Reporting economic crime brings scams to the attention of police. They can issue public warnings to alert others.

**Education and awareness are your most useful tools to prevent financial exploitation.**

See the Nova Scotia Seniors' Secretariat website to learn more about  
*Legal Issues and Prevention*: [www.gov.ns.ca/scs/elderabuse.asp](http://www.gov.ns.ca/scs/elderabuse.asp)  
or call the Secretariat for more information or print material at:  
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**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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*This information sheet was produced as a supplement to the  
Seniors' Secretariat website information on Financial Exploitation of Older Adults.*



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# LEGAL ISSUES IN FINANCIAL EXPLOITATION

## IS FINANCIAL EXPLOITATION A CRIME?

Some, but not all, types of financial abuse are crimes. According to the Criminal Code of Canada, crimes could include physical and sexual abuse, chronic psychological abuse, neglect, loss of rights (under the Canadian Charter of Rights and Freedoms), theft, breach of trust and breach of power of attorney, extortion, false pretenses, fraud and intimidation. In addition to the Criminal Code of Canada, there may be provincial statutes that protect you, such as the Nova Scotia Powers of Attorney Act. A lawyer can help identify what options you have.

## WHAT TO DO IF YOU HAVE EXPERIENCED FINANCIAL ABUSE OR AN ECONOMIC CRIME

- **You should know:** you are not to blame; you do not deserve to be abused; you have a right to live without fear; you have a right to your own money and property; you have the right to a safe, healthy relationship and to have your own life; you cannot control the abuser's behaviour; and abuse can often get worse over time.
- **You should report it:** Call your local police. They will investigate to determine if the abuse is a crime, and will recommend about how to proceed. You may also be able to sue in civil court for the return of money or property. For economic crime and consumer fraud issues, you can also report scams at: [www.phonebusters.ca](http://www.phonebusters.ca) or call: 1-888-495-8501
- **You should speak with a lawyer** about your particular situation or call the Legal Information Society's Legal Information Line to learn about what options might be available to you. Call **455-3135** (Halifax Regional Municipality) or **1-800-665-9779** (toll free in NS).
- **Talk to someone you trust:** a friend, relative, clergy or health practitioner, or anyone else you trust. Call a senior's resource centre, crisis line, or legal information agency. Call the Seniors' Secretariat for information on programs and services in your area: (902) 424-0065 or 1-800-670-0065 (toll free in Nova Scotia).

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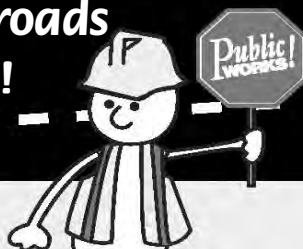
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- **If you are not ready**, or do not want to do anything right now, that is your choice—it is okay. But the information on this sheet can help if you decide to take action later on.
- **You can also:** revoke a power of attorney if it is being misused. You or your lawyer can write a letter and send it to your attorney, bank, credit card company and other places where you do business. Close any joint bank accounts that you have with the person who is financially abusing you. Get a restraining order to prevent the abuser from contacting you if you are in fear of the abuser. You have to go to court to get a peace bond.
- Sometimes, cases can be resolved without going to court. A police investigation can act as a warning to the abuser and, in some cases, this may be enough to stop the abusive behaviour. In other cases, a letter from the victim's lawyer can prevent more exploitation.

### **LEGAL ADVICE IS IMPORTANT**

Sound legal advice, particularly from a lawyer who deals with the growing field of Elder Law, can have many benefits. This may include reduced stress, a less complicated and speedier resolution to problems, and having someone who understands and has experience in similar cases. In addition, getting legal advice may help you avoid costly mistakes that can occur when trying to deal with things on your own. Getting legal advice is a worthwhile investment.

### **HOW TO GET LEGAL INFORMATION OR ADVICE**

- You can search the yellow pages of the telephone book, or ask family and friends for referrals.
- You can also call the Legal Information Society of Nova Scotia's **Lawyer Referral Service** at 1-800-665-9779 (toll free) or 455-3135.
- The Nova Scotia Barristers' Society has a listing of law firms on its website as well as a list of lawyers who provide services in French at: <http://www.nsbs.ns.ca/>

**Education and awareness are your most useful tools to prevent financial exploitation. See the Seniors' Secretariat website to learn more about *Financial Exploitation and Prevention* (<http://www.gov.ns.ca/scs/elderabuse.asp>) or call the Secretariat for more print material at: (902) 424-0065 or 1-800-670-0065 (toll free in Nova Scotia).**

*This information sheet was produced as a supplement to the Seniors' Secretariat website information on Financial Exploitation of Older Adults.*

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# PREVENTING FINANCIAL EXPLOITATION

**Protecting yourself from financial abuse** means conducting your own financial affairs as much as possible. It also means planning ahead for when you might not be able to do this.

When choosing someone to help with your affairs, it is important to trust that they will respect your wishes when making decisions. Planning ahead can make your wishes known about how you want your personal, medical and financial affairs handled.

Making plans for assistance such as joint bank accounts, power of attorney and advance health care directives should all be done with the help of a lawyer.

As an older adult, you can help yourself by:

- Staying in touch with family, friends, and neighbours.
- Keeping track of your property, bank account and belongings.
- Having cheques deposited directly into your account.
- Saying “NO” when someone (even family members) pressure you into giving them money.
- Remember ... it is *your* money and no one else has any rights to it.

As family members or friends, you can:

- Stay in touch with the older person.
- Learn about changes that are part of the natural aging process.
- Talk to an older adult about future plans in case he or she should become unable to manage finances alone.
- Talk with the older person about scams and frauds.
- Listen to the older person’s concerns.

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**Preventing economic crime**, means becoming informed about how scam artists operate and taking steps to do business safely. While some of the newer practices such as internet banking and purchasing can make life easier, they can also be risky.

Frauds and scams can be carried out through the mail, on the telephone, over the internet and email, and by door-to-door ‘salespersons’. Don’t be afraid to ask questions and make sure your questions are answered. If you don’t understand the offer, do not buy anything.

You can call the Better Business Bureau of the Maritimes at 422-6581 if you are suspicious of an offer, a specific business, or to make a complaint.

**To get more information** on organizations that provide information and presentations on financial abuse and/or economic crime, call the Nova Scotia Seniors’ Secretariat at 424-0065 or toll-free at 1-800-670-0065.

**Education and awareness are your most useful tools to prevent financial exploitation.**

**See the Nova Scotia Seniors’ Secretariat website to learn more about**

***Financial Exploitation and Legal Issues:* <http://www.gov.ns.ca/scs/elderabuse.asp>**

**or call the Secretariat for more information or print material at:**

**(902) 424-0065 or 1-800-670-0065 (toll free in Nova Scotia).**

**To report economic crime or suspected financial abuse of any kind,  
call your local police service.**

**For economic crime and consumer fraud issues,  
you can also report scams at:**

**[www.phonebusters.ca](http://www.phonebusters.ca) or call: 1-888-495-8501**

*This information sheet was produced as a supplement to the  
Seniors’ Secretariat website information on Financial Exploitation of Older Adults.*

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# Partners Against Fraud

**TIPS** of the Month\* to help you avoid on-line scams:

Never provide details about your bank accounts or credit cards by e-mail, over the phone or by fax, before doing background checks.

Always seek independent advice if an offer involves time pressure, providing personal information, or sending money, particularly if it is for a job or an investment opportunity. If the offer is legitimate, they can wait a day or two for a response.

If you receive a cheque and are asked to return an “overpayment” portion using a money transfer company... Beware!

\*provided by the Competition Bureau. For more tips, contact the Competition Bureau at [www.competitionbureau.gc.ca/fraud](http://www.competitionbureau.gc.ca/fraud) or call **1-800-348-5358** or one of the other Partners listed below

Catching the criminals who commit fraud is critical. That’s why Partners Against Fraud offers tips to help you recognize it, report it and STOP it. To report a scam, contact the Canadian Anti-Fraud Centre at [www.antifraudcentre.ca](http://www.antifraudcentre.ca) or call **1-888-495-8501**.

## What is Partners Against Fraud?

Partners Against Fraud (The Partners) exists as a network of representatives from participating organizations who:

Share an interest in raising public awareness about fraud and how to avoid being victimized by fraud;  
Work together to promote public awareness at key public events and during Fraud Prevention Month (March);

Promote a common message to ‘Recognize It. Report It. Stop It’

## The Partners:

Share information about fraud and ideas on how to raise public awareness;

Increase public awareness as to the tactics used by deceptive and fraudulent operators in the market place;

Empower the public to say “no” to potential scams; Encourage the public to report all incidences of suspicious and potentially fraudulent activity to Canadian Anti-Fraud Centre at [www.antifraudcentre.ca](http://www.antifraudcentre.ca) or call **1-888-495-8501**; Ultimately, help to decrease the number of victims of fraud in Nova Scotia.

## Who are the Partners?

**Bank of Canada (Currency)**  
[www.bankofcanada.ca](http://www.bankofcanada.ca)

The **Bank of Canada** is the country’s sole bank note-issuing authority and is responsible for designing, producing, and distributing Canada’s bank notes.

Canada’s paper money contains security features that are easy to use to make sure that the money you accept is real and not counterfeit. Checking these features keeps fake bills out of retailers’ tills, customers’ change and Canada’s cash supply. There is no refund for fake money. Learn how to check your bills by visiting the Bank’s website.

**Better Business Bureau of the Maritime Provinces (BBB)**

[www.maritimeprovinces.bbb.org](http://www.maritimeprovinces.bbb.org)

The **BBB** is a non-profit organization that has been serving Maritime consumers and business since 1949. We provide pre-purchase inquiry information on companies, complaint services, dispute resolution services and information on scams.  
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## Partners Against Fraud . . . Continued

highest priority. As a responsible corporate citizen, Canada Post can play a significant role in informing our customers, employees, and the general public about how to minimize vulnerability to fraud of all kinds, and in doing so, support our collective ability to recognize, report and stop it.

The Security and Investigations' group is Canada Post's principal security advisor to both employees and customers in protecting the mail, information, personnel and assets of Canada Post. Postal Inspectors help to protect the value of the Canada Post brand to customers by advising product and process owners on security requirements, investigating reported incidents of mail theft, damage to Canada Post property, fraud, threats to employees, corporate policy violations, mail related criminal offences, information and identity theft among other concerns.

### **Competition Bureau** [www.competitionbureau.gc.ca](http://www.competitionbureau.gc.ca)

The **Competition Bureau** is an independent law enforcement agency. We contribute to the prosperity of Canadians by protecting and promoting competitive markets and enabling informed consumer choice. The Competition Bureau investigates offences under the Competition Act, including Deceptive Marketing, Bid Rigging, Price Fixing, Mass Advertising & Labeling complaints. Complaint line: 1-800-348-5358 (An on-line Complaint Form is also available.)

### **Nova Scotia Securities Commission** [www.beforeyouinvest.ca](http://www.beforeyouinvest.ca)

The **Nova Scotia Securities Commission** regulates the province's capital markets and the advisers who sell and manage securities (investments) traded in those markets. We work to protect investors from unfair, improper actions and investment fraud. The Commission is a source of information and education on safe investing and fraud prevention. Telephone: **902-424-7768**

### **Nova Scotia Department of Seniors** [www.gov.ns.ca/seniors](http://www.gov.ns.ca/seniors)

The **Nova Scotia Department of Seniors** serves as a single entry point to government for seniors and their families. To further this work, the Department frequently partners and consults with other government departments, seniors, and seniors' organizations and groups to coordinate the planning and development of policies, programs, and services for seniors.

The Department supports community-based senior safety work throughout the province. The Senior Safety Grant, launched in October 2008, is an initiative of the Departments of Seniors and Justice that helps deliver education and awareness about crime prevention, senior abuse, safety and health issues, and helps connect seniors with police. We also develop resources and deliver senior abuse and awareness information directly to seniors and their families.

Senior Abuse Information and Referral line:  
**1-877-833-3377**  
Seniors' General Info Line toll-free:  
**1-800-670-0065**

### **Retail Council of Canada** [www.retailcouncil.org](http://www.retailcouncil.org)

The **Retail Council of Canada (RCC)** has been the Voice of Retail in Canada since 1963. RCC is a not-for-profit, industry-funded association representing more than 40,000 store fronts of all retail formats across Canada, including department, specialty, discount, and independent stores, and online merchants.

We offer a wide range of resources to retailer members to assist with implementation of loss and fraud prevention programs. For consumers, RCC is one of the founders of Canada's voluntary Scanner Accuracy program. The Scanner Accuracy Code of Practice can be found here:

[www.competitionbureau.gc.ca/eic/site/cb-bc.nsf/vwapj/ct02381e.pdf/\\$FILE/ct02381e.pdf](http://www.competitionbureau.gc.ca/eic/site/cb-bc.nsf/vwapj/ct02381e.pdf/$FILE/ct02381e.pdf)

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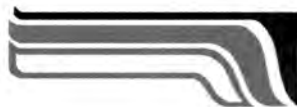
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# Partners Against Fraud . . . Continued

## **Rotary ABCs of Fraud Program** [www.stopfraudns.ca](http://www.stopfraudns.ca)

The **ABCs of Fraud Program** is operated by the Rotary Club of Halifax and sponsored by SCOTIABANK. The Program is a volunteer organization that provides free presentations to any interested community group such as seniors, church groups and community groups and associations. By the use of briefings, discussions, skits and handouts, we expose the audience to the potential of frauds and scams found in any community; we tell them about some of the frauds and scams currently found in our community; and we provide data on how to report frauds and scams to the police and other agencies.

Contact: **902-460-8786**

Email: **info@stopfraudns.ca**

## **Royal Canadian Mounted Police (RCMP), H Division, Commercial Crime Section** [www.rcmp-grc.gc.ca/ccb-sddc/index-eng.htm](http://www.rcmp-grc.gc.ca/ccb-sddc/index-eng.htm)

The **RCMP Commercial Crime Program**, in partnership with the public and private sectors, is committed to educating the public on ways to protect themselves from economic crimes. Commercial Crime investigators are responsible for the gathering of evidence, interviewing of witnesses and suspects, compiling court briefs and reports, recommending necessary courses of action, and assisting with the presentation of evidence and the prosecution of white-collar crime offenders before the courts. This includes investigations related to fraudulent telemarketing and identity theft/fraud, securities, counterfeit currency, and the enforcement of specific mandated Federal and Provincial Statutes, both at the local and international level.

## **Royal Canadian Mounted Police (RCMP), Federal Enforcement Section**

The **RCMP Federal Enforcement Section's** mandate encompasses numerous federal statutes and regulations, including up to 118 federal statutes

and 18 Memoranda of Understanding (MOU) with various government departments. The Federal Enforcement Section in Nova Scotia focuses primarily on Intellectual Property Crime, Financial Loss to the Government, Environment Crime and Wildlife, and Public Safety.

Contact: **902-869-2312** or **902-869-2313**.

## **Service Nova Scotia Municipal Relations, Consumer and Business Programs** [www.gov.ns.ca/snsmr/consumer/](http://www.gov.ns.ca/snsmr/consumer/)

The **Consumer and Business Programs** unit at Service Nova Scotia and Municipal Relations (SNSMR) is responsible for certain Acts that deal with consumer protection. These include cemetery and funeral services, mortgage brokers, collection agencies, payday lenders, and other lenders that are not federally regulated banks or credit unions. If you are dealing with any of these industries and are concerned or have questions, please don't hesitate to get in touch.

Toll-Free: **1-800-670-4357**

In Halifax: **902-424-5200**

### **Additional Resources:**

The Canadian Consumer Handbook offers information on a wide range of topics such as online shopping, contracts, housing and home renovations, identity theft, collection agencies, and much more, to help consumers build their buying skills. It even helps them with how to make an effective complaint.

The Handbook is interactive and allows users to create a customized version (My Handbook) by selecting topics of interest to them and by customizing contact information by jurisdiction.

[www.ConsumerHandbook.ca](http://www.ConsumerHandbook.ca)

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# Emergency or “Grandparent” Scam

Though the “Emergency Scam” (or sometimes referred to as the “Grandparent Scam”) has been around for years, the **Canadian Anti-Fraud Centre** warns the public to be on alert after noting a marked increase in the number of complaints in the last two months.

In the typical scenario, a grandparent receives a phone call from a con-artist claiming to be one of his or her grandchildren. The caller goes on to say that they are in some kind of trouble and need money immediately. Typically they claim being in a car accident, trouble returning from a foreign country or they need bail money.

A typical call can go something like this:

Con-artist: Hi, Grandma/Grandpa.

Victim: Hi.

Con-artist: Do you know who this is?

Victim: John?

Con-artist: Yeah.

Victims don’t verify the story until after the money has been sent as the caller specifically asks that they do not want other relatives to know what has happened by asking “Can you please help me? I’m in jail (or in the hospital / or in some type of financial need). But don’t tell Dad. He would kill

me if he found out, please send the money ASAP. I’m scared” .

Wanting to help their grandchild, the victim sends money by a money transfer company such as Money Gram or Western Union.

Variations on the scam exist such as an old neighbour, a friend of the family etc. but predominantly the emergency scam is directed toward the Grandparents.

In 2007, 128 consumers reported this scam to the CAFC. From January to August 31st, 2008, 317 complaints were reported to the Center with the majority reported (155 complaints) in July and August 2008.

The Canadian Anti-Fraud Centre (Phonebusters) was established in January 1993 and is jointly operated by the Royal Canadian Mounted Police, the Ontario Provincial Police (OPP) and the Competition Bureau Canada.

The CAFC is a national call centre where victims can report fraud complaints. The information is used to assist in investigations.

The Canadian Anti-Fraud Centre plays a key role in educating the public about specific fraudulent mass marketing and identity theft pitches. It also helps to prevent similar crimes from taking place in the future through its ability to identify emerging trends.

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## CREDIT CARD FRAUD

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.**

## DOOR-TO-DOOR SALES FRAUD

A well-dressed young man came to the door and said his company was in the neighbourhood doing some work. They could fix my roof for a good price but I had to decide right away. He said we didn't need a contract; my handshake was good enough. I gave him a cheque for materials. Now his phone is disconnected and no one has come to fix my roof.

Most door-to-door sales are legitimate but some are not. Ask questions. If it sounds too good to be true, it probably is.

### Tips:

- Watch out for sales people who "just happen" to be in your neighbourhood.
- Never sign on the first day. Sleep on it. Don't sign just because you feel pressured.
- Be suspicious when someone asks you for money before the work is started.
- Look into the company before you give them your money. A good company will be registered with the Better Business Bureau and be able to give you strong references.
- 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 door-to-door sales fraud.

1. It is common practice for legitimate businesses to ask you to decide on the spot or else miss out on the discount.
2. It is normal for a salesperson to ask for payment in cash or by cheque before starting the work.
3. It is easy to tell if someone is a con artist by looking at them or listening to them.
4. Con artists may tell you the cost of a home repair project without inspecting the job first.

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

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## INVESTMENT FRAUD

**My son-in-law said he knew about a project that would double my money if I invested right away. So I wrote him a cheque. That was a year ago, and I haven't received a cent. When I ask him about the project, he doesn't answer my questions.**

After retirement, you may depend more on your investment income. If someone tells you about an opportunity to make lots of money quickly with no risk, ask questions. If it sounds too good to be true, it probably is.

### Tips:

- Watch out for anyone who pressures you to decide right away about investment opportunities.
- Be suspicious when someone promises a quick profit.
- Get more information and consult a financial services professional before investing.
- When you check on a company, never use the telephone numbers or Internet sites that the company gives you. Look up the information yourself.
- 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 investment fraud.

1. It is always a good idea to consult a financial professional before you invest.
2. If an investment opportunity is described in a written document and says there will be a public meeting for everyone who is investing, it is legitimate.
3. If a document describing an investment opportunity contains testimonials from real people, it is legitimate.
4. Con artists only target people with lots of money.

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

## LOTTERY FRAUD

**Out of the blue, I got a phone call saying I'd won a \$100,000 prize! All I had to do was send a cheque to cover the handling fees and the company would send me my prize. Now my cheque has been cashed, and the company has disappeared.**

Lottery scams can take many forms: telephone, mail or Internet. You could be told that you have won a big prize or a free trip. Ask questions. If it sounds too good to be true, it probably is.

### Tips:

- Watch out for a contest you don't remember entering.
- Be suspicious when someone asks you for personal information, such as your social insurance number or credit card number, before collecting your prize.
- Beware of prizes that require you to pay the taxes or other fees.
- Get more information on the company or charity. Don't use telephone numbers or Internet sites that the company gives you. Look up the information yourself.
- 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 investment fraud.

1. Buying a product increases your chances of winning a prize.
2. It is normal for a telemarketer to ask you to send a fee up front before they will send you a prize.
3. Contest entry forms at fairs and malls may be used by con artists to get your personal information.
4. Canadian lotteries must have a registration number.

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

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

### For more information:

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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.

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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## RECOGNIZING OLDER ADULT ABUSE

### 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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Department of Seniors

# What To Do if You Are Being Abused

*Note: Portions of this section have been taken from the [Canadian Network for the Prevention of Elder Abuse website](#).*

## If you are being abused...

If you are being abused, you need to know:

You are not to blame for the violence or the threats.  
 You do not deserve to be abused.  
 You have a right to live without fear.  
 You have the right to a safe, healthy relationship and to have your own life.  
 You cannot control the abuser's behaviour.  
 Abuse often gets worse over time.

If you are not ready, or do not want to do anything right now, that is your choice—it is okay. But you can find out information about what you need to know, or do, if you decide to leave at a later date. Information gives you personal choice and personal power.

## If you live in the community...

- Tell someone you trust what is happening to you.
- Ask others for help if you need it.
- If someone is hurting or threatening you, or if it is not safe for you where you are, call the police.
- Find out more from community resources about your options to take care of your financial security and personal needs.
- Call for counselling and support.
- Make a safety plan in case you have to leave quickly:
- Set aside an extra set of keys, I.D., glasses, bank card, money, address book, medication, and important papers. Keep this outside of your home.
- Find a safe place with friends and family so you have a place to go to in an emergency.
- Considering obtaining a restraining order to protect yourself.

## If you live in a place such as a nursing home, care home, seniors' lodge or assisted living facility...

- Tell someone what is happening to you.
- Ask others for help if you need it. Staff members have a responsibility to see that abuse stops and that you get the help you need.
- If someone is hurting or threatening you, or if it is not safe for you where you are, call the police.

## If you know someone who is being abused...

- If you think an adult needs help, talk to them first to find out how you might assist. Ask:

- Are you having some trouble? Can I help you?
- Is there someone I can put you in touch with who can help?
- How would you like to be assisted?

**Ask** the advice of someone you trust who might know where to get the kind of help the adult needs.

**Believe** the abused older person. Even if the abuser seems nice, even if the abuser is also your friend.

**Listen** to the person without judging. Do not give advice, do not express pity; reinforce that you care and will support the abused person with whatever she or he needs.

**Educate yourself.** Realize that abuse exists in your own community and to ignore and deny that fact further isolates the person who is experiencing it. Become familiar with resources and support services available.

**Understand** that leaving an abusive relationship is difficult. Allow abused older people to make their own decisions and to take back control of their lives at their own pace.

**Offer** the abused older person a place to stay.

**Encourage** the person to seek support and assistance.

**Provide** information and resources to the person so that she/he can make decisions and know what options are available.

For information on services and resources available call the Department of Seniors at **424-0065** (or **1-800-670-0065** outside HRM).

**Call the police or 911 immediately if you or someone you know is in immediate, life-threatening danger.**

## Adult Protection

Reporting known or suspected cases of abuse against a vulnerable adult is mandatory in Nova Scotia. The Adult Protection Act serves to protect people aged 16 years or older who are abused or neglected and cannot physically or mentally protect or care for themselves. It creates an obligation and legal responsibility for any person to report suspected abuse or neglect. The Act protects the person who reports abuse unless the information is given maliciously or without reasonable and probable cause.

The Nova Scotia Department of Health administers Adult Protection Services within the Continuing Care Branch. About 75% of persons assisted under the Act are seniors. More information on Adult Protection Services can be found at [www.gov.ns.ca/health/ccs](http://www.gov.ns.ca/health/ccs).


If you know or suspect an adult is in need of protection, call Adult Protection Services at **1-800-225-7225**.

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# Safety Planning for Older Persons

Abuse can happen at any age. It is never acceptable. It is a violation of one's rights as a human being and it should not be tolerated.

If you are being abused you should know:

- The abuse is not your fault.
- You do not deserve to be abused.
- Many types of abuse are against the law; all types of abuse are NOT ACCEPTABLE.
- Abuse is not tolerated in any culture or religion.
- You have the right to live without fear.
- You have the right to have control over your life.
- You can not control the abusive person's behaviour.
- Abuse often gets worse over time.
- You have the right to be safe and secure.

Often when someone is being abused they feel all alone in the world. They may think they are the only person who is being mistreated. You need to know that many people are abused and many people have found ways to deal with these situations.

Some people choose to leave the situation while others choose to remain and take steps to ensure they are as safe as they can be.

## Steps to Become Safer

Whatever you choose to do there are some steps that you can take to become safer including:

- Tell someone you trust what is happening to you. This may be a family member, friend, a personal support worker who may be helping you around the house, your doctor, a trusted neighbour, a service provider, or anyone else you trust.
- Ask others for help if you need it. Be specific, if you can, about what type of help you need.
- If someone is hurting you or you do not feel safe you can turn to the police for assistance. Call 911 or call your local police service.
- Visit your local library, community centre or other information centres in your community to find out information about services that you could access. If you have access to the internet, and it is safe for you to use a computer to search for this type of information, search on key words such as "abuse", "elder abuse", "violence and safety".

*Continued*

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# Safety Planning for Older Persons ... Continued

## Planning Checklist

It is important to protect your personal documents and think about what to do in case of an emergency. You may want to consider putting together an emergency kit. Items to put in the kits may include:

- Emergency phone numbers written out and stored in a safe place
- Emergency money (for a taxi, hotel etc). This should include quarters for phone calls or a phone card.
- Extra clothing
- A list of medications, name and phone number of pharmacy and at least three days worth of medications.
- Glasses, hearing aides and other assistive devices such as cane, walker, wheelchair.
- A safe place to go in the event of an emergency (in and outside the house).
- Escape route from the house.
- Copies of relevant documents including:
  - Identification (i.e. birth certificate)
  - Marriage certificate or record of common-law relationship
    - Notice of assessment from most recent income tax return
    - Cheque books and credit cards
    - Lease, rental agreement, or house deed
    - Bankbook and recent statements

- Health card
- Social Insurance Number
- Passport
- House, car, and safety deposit box keys
- Immigration Papers

## Available Supports

**If you are experiencing abuse, you are not alone; help is available.**

Service providers are available in your community to assist you. They will help you discuss your plan for increased safety and help you to prepare to protect yourself in case of further abuse.

By calling the Ministry of the Attorney General's Victim Support Line you can access trained information counselors who can provide information and referral services on elder abuse. The Victim Support Line is toll free, 1-888-579-2888 across Ontario, or in the Toronto area 416-314-2447.

For more information on elder abuse and a list of provincial elder abuse resources, a "*What You Need to Know About Elder Abuse: Information Sheet*" is available at [www.citizenship.gov.on.ca/seniors/index.html](http://www.citizenship.gov.on.ca/seniors/index.html) or call toll-free 1-888-910-1999 (in Ontario).

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This Information Sheet has been developed by the government of Ontario as part of Ontario's Strategy to Combat Elder Abuse. The Ontario Seniors' Secretariat, Ministry of Citizenship and Immigration and the Ontario Victim Services Secretariat, Ministry of the Attorney General have provided funding to the Ontario Network for the Prevention of Elder Abuse for public education to raise awareness about elder abuse. Lisa Manuel, Family Service Association of Toronto is acknowledged for her contribution to this Information Sheet. In addition, other sources have been used to produce this Information Sheet. For a complete listing of these sources, please contact the Ontario Seniors' Secretariat at 416-326-7057.

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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.

### 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. Oftentimes 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.

*\* Permission to photocopy with credit given to Lisa Pridmore, Summer Student, Family Service Canada.*

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## 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 burn-out 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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# 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 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 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.

## What can you do for yourself?

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

*Continued*

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## Aging Parents... *Continued*

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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## 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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# ELDER ABUSE STATISTICS

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.[i] 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>

- 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. 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.
- 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.



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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.

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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 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 statutes have evolved since their inception and can

*Continued*

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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, 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.

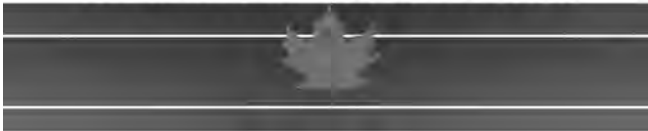


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THE NATIONAL SENIORS COUNCIL



LE CONSEIL NATIONAL DES AÎNÉS

Working For Seniors



Fifty years ago, 1 in every 13 Canadians was a senior. Today, it is closer to 1 in 7. In two decades, that number is expected to grow to 1 in 4.

Recognizing the new opportunities and issues arising from a rapidly growing and increasingly diverse aging population, in March 2007, the Government of Canada created the National Seniors Council (NSC).

Since its inception, the NSC has been working hard, meeting with representatives of seniors' groups across the country. The council plays an important role: that of listening to Canadians and communicating their views to the Government of Canada. In addition to identifying opportunities, the NSC helps the federal government better understand the barriers and challenges seniors face.

By serving as a valuable interface between seniors and the federal government, the NSC acts as a voice for older citizens and helps inform Canadian policy.

WHO WE ARE

National Seniors Council members include seniors, representatives of organizations that serve seniors and/or experts on seniors and aging.

Council members bring with them unique perspectives and experiences that help the federal government understand the issues facing seniors today.

WHAT WE DO

The National Seniors Council ensures that seniors' issues are heard by your Government. The Council works closely with seniors and seniors' groups to ensure that the Government of Canada meets the needs of Canada's evolving seniors population and delivers results.

HAVE YOUR SAY

The National Seniors Council is here to work for you. E-mail us: [nsc-cna@hrsdcc.gc.ca](mailto:nsc-cna@hrsdcc.gc.ca)

FIND OUT MORE

Visit our Web site: [www.seniorscouncil.gc.ca](http://www.seniorscouncil.gc.ca)

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BILLY JOE'S AUTOMOTIVE SERVICE INC	86	HALLIDAYS FLOORING & BUILDING	66	O' BRIENS R X PHARMA CHOICE	52	TAZ RECORDS	42
BIO RECOVERY CANADA	Cover	HALLIDAY'S PUMP HOUSE	70	OFFICE INTERIORS	84	THE ARMY NAVY STORE	12
BLACK & MCDONALD LTD.	18	HALTERM CONTAINER TERMINAL LTD.	66	OK TIRE HALIFAX	8	THE BERKELEY RETIREMENT RESIDENCES	100
BLACK SPOON BISTRO	14	HAMMER HEAD FRAMING & CONST	86	ORIGINAL ROOFING & SIDING	62	THE DOMINION - ATTN: SCOTT BEATTIE	94
BLUE OCEAN	12	HARBOUR VIEW HAVEN	42	ORTHOPAEDIC & SPORT MEDICINE	42	THE ECONOMIC INSURANCE GROUP	80
BLUEWAVE ENERGY	34	HARRIS & ROOME SUPPLY DIVISION OF GRAYBAR CANADA LIMITED	42	O' NEIGHBOURHOOD LIVING SOCIETY	48	THE HEARING SPECIALISTS LTD.	14
BOMBERS CLUB	42	HARRIS REBAR	76	P & K MACDONALD FUNERAL HOME	18	THE SALVATION ARMY - MARITIME DIVISIONAL HEADQUARTERS	64
BRIAN L LAMROCK PLUMB. & APPLIANCES SERVICE	84	HEARTH ENERGY & TECHNOLOGY	74	P P G CANADA INC.	54	THE SNORE SHOP	40
BRILLIANCE COMPUTER TECH	54	HEFLER FOREST PRODUCTS LTD.	22	P&B KAULBACK BUILDING LTD.	68	THE UPS STORE	56
BRILUN CONSTRUCTION LTD.	8	HERITAGE HEARTH PRODUCTS LTD.	72	P.A. YEOMAN MARINE SERVICE INC.	54	THE YOUTH GRILL OF INVERNESS	88
BRIMAC ROOFING LTD.	26	HERITAGE HOUSE LAW OFFICE	12	PAPA D'S AUTO REPAIR	104	THE YOUTH PROJECT	90
BUDGET FUELS LTD.	46	HIGH - CREST ENTERPRISES LTD.	32	PARKER EXCAVATING LTD.	64	THERMO CELL INDUSTRIES LTD.	68
BURCHELL MACDOUGALL LAWYERS	68	HIGH TOP CARPET SHAMPOOING	86	PATTERSON LAW	44	TIM HORTONS PICTOU COUNTY	86
BURNSIDE REALTY LTD.	78	HIGHFIELD PARK APARTMENTS	12	PEGGY'S COVE BOAT TOURS	90	TOADCO COMPUTERS	90
BUTTS AUTO SERVICE LTD AUTO PRO	102	HIGHLAND HEARING CLINIC LTD.	Cover	PERRY'S AUTO BODY	96	TOWN & COUNTRY HOMES LTD.	60
BYZANTIUM DEVELOPMENTS LTD.	96	HIGHLAND PULP LTD.	48	PETRO-CANADA	44	TOWN OF NEW GLASGOW	58
C & D DRYWALL INC.	40	HIGHWAY 100	100	PHIL LEIL ENTERPRISES LTD.	72	TREASURED MEMORIES IN HOME NURSING CARE LTD.	40
C R FALKENHAM BACKHOE SVC LTD.	68	HOMEBRIDGE YOUTH SOCIETY	34	PHILLET DRUG STORES LTD.	60	TRI EX CONSTRUCTION	78
C. G. FULTON PHARMACY	60	HONEYWELL LTD.	62	POLYTECH WINDOWS & DOORS	54	TWIN CITY INSULATION CONTRACTORS LTD.	58
CABOT SHIPPING SUPPLIES LTD.	72	HOPE COTTAGE	84	PRINCESS CREDIT UNION LTD.	68	UNCOMMON TOUCH HAIR STUDIO	40
CAMPBELLVIEW ENTERPRISES	24	HOPKINS & DEVINE FISH	16	PROUDFOOTS HOME HARDWARE	70	UNICORN RESTORATIONS	80
CAN EURO INVESTMENTS LTD.	4	HUMPHREY SECURITY & COMMUNICATIONS	84	QUEST REALTY	8	UNITED ASSN. JOURNEMEN PLUMBERS LOCAL 56	8
CANADIAN SALT CO. LTD.	84	HYDROSTONE AUTO	50	R & D NICKERSON FISH PRODUCTS LTD.	58	UNITED FARMER'S CO-OP	20
CANAL DENTAL INC.	98	I M P GROUP INTERNATIONAL INC.	74	R A CORKUM FUNERAL HOME	48	UNITED PLUMBERS & STEAMFITTERS LOCAL 682	84
CANPAR TRANSPORT L.P.	9	ILLER DOOR SYSTEMS LTD.	100	R J F HEALTH CARE SERVICES LTD.	88	UPHAMS CAR STAR COLLISION	100
CAPE BRETON & CENTRAL NOVA SCOTIA RAILWAY	9	INNOVATIONS PORT INC.	12	R L BELL CAREER ADVISORY CONSULTANTS	100	UPPER SACKVILLE AUTO BODY	86
CAPE BRETON HEARING SERVICES LTD.	12	INTL BROTHERHOOD OF ELECTRICAL WORKERS LOCAL 625	28	R. NICHOLLS DISTRIBUTORS INC.	Cover	VALLEY SEARCH & RESCUE	38
CAPITAL DRUGS LTD.	102	INTL UNION OPERATING ENGINEERS - LOCAL 721	84	RAFES CONSTRUCTION LTD.	80	VALLEY SOD & LANDSCAPING	60
CAPITAL VENTILATION SYSTEMS LTD.	50	IRVING EQUIPMENT	46	RAINBOW MOTEL & HAMMOCKS	50	VALLEY STOVE & CYCLE LTD.	82
CBB RESTAURANT AND LOUNGE	44	ISLAND WELL DRILLERS LTD.	64	RAYMOND BRINTON BODY SHOP	102	VANCE HANES AUTO PARTS LTD.	44
CC MACDONALD LTD.	48	J & T VAN ZUTPHEN CONSTRUCTION INC.	36	RAYWORTH & ROBERTS SURVEYS LTD.	102	VERHAGEN DEMOLITION LTD.	82
CENTRAL EQUIPMENT INC.	76	J D UNIFORMS	84	REIGH'S SERVICE CTR.	68	VERSATILE VENTILATION INC.	36
CENTRAL TILE & TERRAZZO CO LTD.	44	J J BARRINGTON LTD.	84	RELICS AUTOBODY	104	VT'S RESTAURANT LTD.	52
CHARM DIAMOND CENTRE	80	J W LINDSAY ENTERPRISES LTD.	66	RENAISSANCE	102	VICTOR & DOUGLAS OCKLE BOTTLE & ENVIRO DEPOT.	40
CHATER MEAT MARKET	80	J. D. IRVING LTD.	18	RICHMOND VILLA	16	VIP LIMOUSINE AND TAXI SERVICE	100
CHERUBINI GROUP	70	J. M. GIFFIN ENGINEERING INC.	92	RITA'S COSY CORNER	22	W A LATIMER GENERAL CONTR LTD.	68
CITADEL. AMATEUR BOXING CLUB	44	JENTRONICS LIMITED	92	RMI MARINE LTD.	54	W R GRAHAM SERVICES LTD.	26
CITADEL. COATS	92	JIMS WINDOW & DOOR SERVICE	82	ROSE VALLEY TRUCKING EXCAVATING LTD.	72	W S LANTIER CONCRETE AND MATERIALS TECHNOLOGY INC.	76
CITY CENTRE ATLANTIC	30	JOHN HAMILTON MEDICINE INC.	82	ROSECREST COMMUNITIES	90	WAL - MART (MUMFORD RD)	22
CITY PRINTERS LTD.	36	JOHN ROSS & SONS LTD.	20	ROSELAWN LODGING LTD.	10	WAL - MART ANTIGONISH	54
CLARE MUTUAL INSURANCE CO	80	K. CARLSEN MANUFACTURING LTD.	56	RPS ENERGY	88	WAL - MART BRIDGEWATER	62
CLAYMORE INN & SUITES	92	K. D. ROGERS WELL DRILLING LTD.	70	RUSSELL INSURANCE	76	WAL - MART HALIFAX	60
COASTAL FINANCIAL CREDIT UNION LTD.	88	KAISER MARINE INC.	100	RUSSELL LANDSCAPING SERVICE LTD.	9	WAL - MART YARMOUTH	64
COASTAL WOODWORKERS	52	KAREN CASEY M L A CONSTITUENCY OFFICE	10	RYSON INTERIOR CONSTRUCTION	6	WALKER'S GAS & ELECTRIC LTD.	58
COCA COLA BOTTLING LTD.	96	KAULBACK TRANSPORT	78	SACKVILLE KINSMEN CLUB	86	WALLACE PROPERTY RENTALS	9
COHOO'S APPLIANCE SERVICE	38	KENTH MAC KAY SUN LIFE FINANCIAL	113	SAF - WAY AUTO PARTS LTD.	80	WELD PRO LTD.	58
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COMEAU SEAFOODS LTD.	30	KENWORTH OF NOVA SCOTIA	40	SANDY & SONS FISHERIES LTD.	92	WEYMAN CONSTRUCTION	48
COMMUNICATIONS NOVA SCOTIA	Cover	KHATTAR & KHATTAR BARRISTERS & SOLICITORS	34	SARTY SIDING AND WINDOWS LIMITED	92	WICKWIRE PLACE ASSISTED LIVING RESIDENCE	64
COMMUNITY CREDIT UNION OF CUMBERLAND COLCHESTER LTD.	66	KIEL DEVELOPMENTS LTD.	84	SAWGATE AUTOMOTIVE	40	WIGGLES N GIGGLES DAYCARE/PRESCHOOL LTD.	98
CONRAD HURLBERT LEBLANC	70	KILLAM PROPERTIES INC.	76	SCOTIA HYUNDAI	32	WILLIAMS BROTHERS LTD.	82
CONSEIL SCOLAIRE ACADIEN PROVINCIAL	28	KINGS REGIONAL REHAB CENTRE	50	SCOTIA MCLEOD	46	WINDSOR ELMS VILLAGE	10
CORBY DISTILLERIES LTD.	46	KINGS RIVERSIDE COURT	78	SCOTIA SIGNS	62	WINMAR CAPE BRETON	94
COVE GUEST HOME	56	L. E. VEINOTTE & SONS LTD.	46	SCOTSBURN DAIRY GROUP	50	WORLD LINK FOOD DISTRIBUTORS INC.	28
CUSTOM SPRING & WELDING CO LTD.	56	LABELLE LANDSCAPE & DESIGN	100	SEASIDE HIGH SPEED / SEASIDE COMMUNICATIONS INC.	14	WYNN PARK VILLA	90
D & M MORASH STEELPEJACKS COMPANY LTD.	102	LAGUNA POOLS & SPA	6			YARMOUTH INTERNATIONAL AIRPORT CORPORATION	12
D R HAYMAN INSURANCE	72	LAWTONS DRUGS	6			YOUNG DRIVERS OF CANADA	98
D S S MARINE INC.	12	LED ROADWAY LIGHTING LTD.	14				
D. A. MACGREGOR ELECTRIC LTD.	46	LENGKEEK VESSEL ENGINEERING	100				
D. STEVENS ELECTRIC	86	LESTER D COLLICUTT LUMBER	78				
DALCAM SOLUTIONS	96	LEWIS KELLY EXCAVATING LTD.	18				
DANA HAWLEY DDS	38	LOBLAWS INC.	52				
DAVISON FUELS LTD.	104	LOGAN DRILLING GROUP INC.	52				
		LOOK HO HO RESTAURANT	82				

# ELDER ABUSE AWARENESS INFORMATION AND RESOURCES

## Nova Scotia Resources

- **Seniors Abuse Information Line - Information on abuse and referrals**  
Toll-free: 1-877-833-3377 or 902-424-3163
- **Seniors Information Line - General information and referrals**  
Toll-free: 1-800-670-0065 or 902-424-0065
- **Adult Protection Services and Protection for Persons in Care - General Continuing Care intake line, including protection**  
Toll-free: 1-800-225-7225 or 902-487-0640

**Canadian Network for the Prevention of Elder Abuse**  
[www.cnpea.ca/](http://www.cnpea.ca/)

**International Network for the Prevention of Elder Abuse**  
[www.inpea.net](http://www.inpea.net)

**Ontario Network for the Prevention of Elder Abuse**  
[www.onpea.org](http://www.onpea.org)

**Older Adult Knowledge Network**  
<http://www.oaknet.ca/>

**Seniors Canada**  
[www.seniors.gc.ca](http://www.seniors.gc.ca)

**Department of Justice Canada**  
[www.justice.gc.ca](http://www.justice.gc.ca)

**Government of Nova Scotia / Dept. of Justice Victim Services**  
[http://gov.ns.ca/just/victim\\_Services/](http://gov.ns.ca/just/victim_Services/)

**Government of Nova Scotia / Dept. of Seniors**  
<http://www.gov.ns.ca/seniors/>

**CARP Canada – A New Vision of Aging in Canada**  
<http://www.carp.ca/>

**Institute of Marriage and Family Canada**  
<http://imfcanada.org>

**Canadian Mental Health Association**  
[www.cmha.ca](http://www.cmha.ca)

**World Elder Abuse Awareness Day / Nova Scotia – June 15**  
<http://www.gov.ns.ca/news/details.asp?id=20100615001>

**World Health Organization / Elder Abuse and Alcohol**  
<http://www.phac-aspc.gc.ca/ncfv-cnivf/pdfs/age-whoms-alco-eng.pdf>

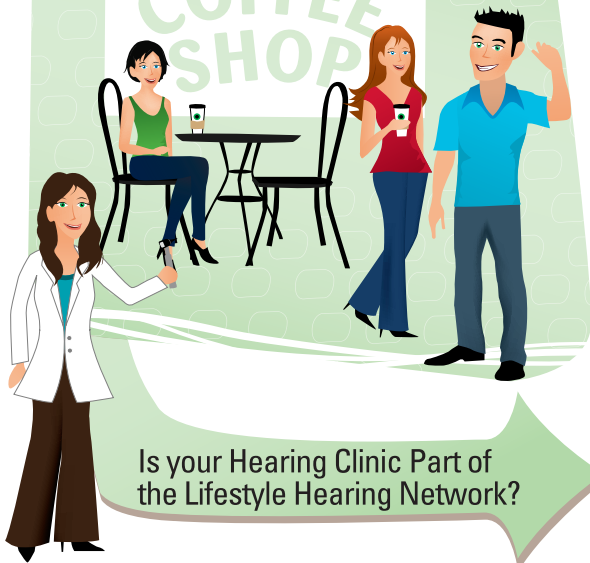
**Public Health Agency of Canada / Abuse and Neglect of Older Adults in Institutional Settings**  
<http://www.phac-aspc.gc.ca/ncfv-cnivf/publications/ageinstituten-eng.php>

**Public Health Agency of Canada / Enhancing Safety and Security for Canadian Seniors**  
<http://www.phac-aspc.gc.ca/seniors-aines/publications/pro/injury-blessure/enhancing-ameliorer/index-eng.php>



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[www.highlandhearing.com](http://www.highlandhearing.com)  
[www.lifestylehearing.ca](http://www.lifestylehearing.ca)



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# **Bio Recovery Canada**











Crime, death and trauma scene cleaning, disinfection,  
property reclamation and bio-hazardous waste removal

**Emergency Service 1-800-331-9090**

[www.biorecovery.ca](http://www.biorecovery.ca)

-  Death by suicide
-  Decompositions
-  Drug house cleanup
-  Buildings with racoon or rodent feces
-  Industrial accidents involving trauma
-  Mold remediation in basements, air ducts
-  Pet odor removal from homes, vehicles
-  Offensive odor removal from older homes
-  Sharps and medical waste removal service
-  Fire and smoke remediation
-  Death by homicide
-  Unattended deaths
-  Dwellings for the terminally ill
-  Dwellings contaminated with urine, feces
-  Police Vehicles and holding cells decontaminated
-  Refrigeration breakdowns and decontamination
-  Dwellings contaminated with bird droppings
-  Illegal methamphetamine type drug labs
-  Bio Terrorism decontamination ie: Anthrax
-  Water and sewer back-up remediation

## **Bio-hazardous clean up, removal and restoration**

-  Immediate Emergency Response within the Maritimes
-  Discretion assured, unmarked vehicles dispatched upon request
-  Structural decontamination and sanitization
-  Odor removal performed with hi-tech Ozone generators (not masking agents)
-  Vehicle decontamination and restoration
-  Bio-recovery technicians trained certified in blood borne pathogens
-  Chemicals utilized are certified for all possible pathogens and viruses
-  Most insurance policies cover cleanups of this nature
-  Insured for your protection
-  Fully compliant with federal and provincial regulations

All bio-hazardous and bio-medical waste is properly handled and incinerated  
at a licensed bio-medical waste facility

**Unmarked vehicles available upon request.  
Specializing in Trauma and Postmortem Scenes**

Bio Recovery Inc. is a member company of the "American Bio Recovery Association"

