



SENIORS' GUIDEBOOK

TO SAFETY AND SECURITY



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TABLE OF CONTENTS

Introduction	2
.....	
Elder Abuse	3
.....	
Security in your Home	4
.....	
Away from Home	5
.....	
Safety on the Street	6
.....	
Safety in your Vehicle	7
.....	
Fraud and Scams	8
.....	
Online Scams / Internet Fraud	13
.....	
Alzheimer Disease and other Dementias	24
.....	
Power of Attorney	25
.....	
Wills, Programs and Services	26
.....	
Conclusion and Contacts	27

WHO IS THIS GUIDE INTENDED FOR?

This guide is for seniors, their family members, care-givers, friends, and anyone else who may find it useful. It isn't meant to include everything but tries to answer some common concerns when it comes to seniors' safety and security. Our goal is to raise awareness of seniors' safety issues to improve their quality of life.

The information in this guide can also be used to help people and their loved ones discuss this topic to help recognize potential crime situations and show how to reduce or remove the risk.

We hope that readers will find the information useful.



WHAT IS ELDER ABUSE?

Each year hundreds of thousands of older persons are abused, neglected, and exploited. Many victims are people who are older, frail, vulnerable and can't help themselves and depend on others to meet their basic needs. Abusers of older adults are both women and men.

The World Health Organization defines elder abuse as, "Single or repeated acts, or lack of appropriate action, occurring within a relationship where there is an expectation of trust, which causes harm or distress to an older person."

In general, elder abuse refers to any knowing, intentional, or negligent act of violence, mistreatment or neglect of older adults at the hands of any individuals in situations of power or trust, including: spouses, children, other family members, friends, caregivers and service providers. It can occur in either private residences or facilities.

Elder abuse can take many forms:

- Neglect (by others).
- Physical abuse.
- Sexual abuse and sexual exploitation.
- Psychological and emotional abuse.
- Financial exploitation (stealing or misusing an elderly

- person's money or possessions).
- Institutional abuse (overcrowded, substandard and/or unsanitary living environments).
- Violation of rights (restricting liberty and privacy).
- Spiritual abuse (restricted or denied religious and spiritual practices, customs or traditions).
- Abandonment.

Elder abuse is never acceptable. If you or someone you know is being abused, **REPORT IT TO THE POLICE!**

INDICATORS OF ELDER ABUSE

While one sign doesn't necessarily indicate abuse, some tell-tale signs there could be a problem are:

- A sudden change in behavior or appearance.
- Unexplained injuries.
- Unexplained changes in financial situation.
- Conflicts between elder and caregiver.
- Lack of basic care (like a clean environment and cleanliness).

SECURITY IN YOUR HOME

Most people feel safe in their home. Yet, many Canadians fail to take even fundamental precautions to secure their homes against robbery.

There are some precautions you can take that will reduce the opportunities that a burglar is looking for.

PREVENTION TIPS

- Conduct a security check of your home to determine possible entry points and any weaknesses they may have.
- Keep all entrances and garages well-lit at night.
- Don't leave tell-tale signs that you are away, such as leaving your curtains undrawn at night, an absence of a car in the driveway, dark house (lights off) and telling your friends and family on social media about an upcoming holiday.
- Install good locks and always use them.
- Install a wide-angle viewer in your front door which allows you to see visitors before you open the door.
- Never open a door to strangers without credentials.
- Change your routine often. Burglars often watch activities in a neighbourhood.
- Don't keep large amounts of money in your home.
- Mark valuable items for identification. The operation identification program has been developed by police to assist people in marking their property.
- Keep valuables in a safety deposit box at your bank. If this isn't possible, keep them locked up in a reasonable hiding place in your home.

TIP: A few inexpensive but rich-looking pieces kept in the jewelry box as a decoy may deter criminals from further damaging your home in search of valuables.

AWAY FROM HOME

It is important to take extra care in securing your home when you are going to be away for any extended time. Not only should your home be secure but it should also appear lived in.



PREVENTION TIPS

- Lock all windows, doors and garages before you leave.
- Leave a radio playing to show that someone is home.
- Leave one or two lights on, or use timers that turn on according to how dark it is.
- Stop mail and newspaper deliveries.
- Arrange to have someone pick up any newspapers, mail or flyers left on your doorstep.
- Leave a key with someone you trust.
- Let a trusted neighbour know you're going to be away, for how long and where they can contact you if necessary.
- Arrange to have someone cut the grass or shovel the snow if you plan to be away for several days.

SAFETY ON THE STREETS

If street crimes (purse snatching, robberies, assaults, etc.) are a problem in your neighbourhood and you have a fear of being a victim, there are ways in which you can reduce the risk of abuse and increase your sense of security.



PREVENTION TIPS

- Walk only in well-lit areas.
- Don't burden yourself with packages and a bulky purse.
- Never display large sums of money in public.
- Go shopping in pairs or in a group.
- Walk in the centre of the sidewalk, away from alleys and doorways.
- If you suspect you are being followed, cross the street, go to the nearest home, service station or business and call the police.
- Be aware of your surroundings and avoid areas that increase your chances of being assaulted.
- Report problem areas to police. The police welcome the information and can also advise you of prevention methods.

SAFETY IN YOUR VEHICLE

WHAT IF ...

Your vehicle breaks down?

- Pull your vehicle off the road so you will be out of the traffic;
- Turn on the emergency (four-way) flasher;
- When it is safe to step out of your vehicle, raise the hood;
- Stay in your vehicle with all doors locked and windows rolled up;
- If possible, call family or emergency road assistance and wait for help to come to you;

- Should a passing motorist stop, stay in your car and ask him/her to send help back to you.

In case of emergency (ICE)

The “In case of emergency (ICE)” campaign promotes that you store the word “ICE” in your cell phone address book, and link it to the number of the “ICE” contact person in case of emergency. For more than one contact name use ICE1, ICE2, ICE3, etc.

PREVENTION TIPS

- Keep your vehicle locked at all times, whether moving or parked.
- If you are driving at night, use well-lit streets and parking lots that are open for easy observation.
- Be cautious of any stranger approaching your vehicle. If you feel you are in danger, press the horn repeatedly in short blasts; this will attract attention.
- If you think you are being followed, pull in to the nearest gas station or safe place. Don't drive home.
- Plan and know your route before you leave, whether it is for a short drive in the city or a long trip in the country. Consider using a Global Positioning System (GPS) if you travel frequently to help avoid getting lost.
- Don't pick up hitchhikers.
- View the interior of your car before getting in to make sure no one is hiding inside, even if the doors are locked.
- Have keys in hand so you don't have to linger before entering your car.

FRAUD AND SCAMS¹

In the world of fraud prevention and investigation, the two most used phrases are “buyer beware” and “you don’t get something for nothing”. Remember those phrases and repeat them to yourself whenever you receive any solicitation, particularly when it is by telephone. Don’t send any amount of money to someone you have never met until you actually receive what you have been promised. Also keep in mind when an offer is too good to be true, it probably is.

If you believe you have fallen victim to a scam, CALL AND REPORT the incident to your local police.

As a consumer, you must recognize both the risk and responsibility involved with each transaction you make. Whether you are dealing with a door-to-door salesperson, telephone solicitor, through the mail or online activities, you are taking a risk.



It is your responsibility to be alert, to be familiar with common frauds and scams, and to be well informed on tips that may prevent you from becoming a victim of fraud.

¹ Source for content under Fraud and Scams section: Little Black Book of Scams (Competition Bureau), Scam Digests and Senior Toolkit (Canadian Anti-Fraud Centre).

GRANDPARENT SCAMS/ EMERGENCY SCAMS

A scammer contacts an elderly person and pretends to be a grandchild or a family member in some kind of trouble and in need of immediate financial assistance. In this typical scenario the scammer will tell the victim that they have been arrested and requires bail money, have been in a car accident, need money to cover hospital costs or are having trouble returning from a foreign country.

For verification, the elderly person is given a phone number to call, which will be answered by someone pretending to be a lawyer or a police officer.

The scammer will ask questions during the call, getting the victim to volunteer personal information. The “grandchild/family member” will insist that the victim not contact their parents or relatives as they don’t want to get into more trouble. The victim is then asked to use a money service business to send several thousands of dollars for bail.

PREVENTION TIPS

- Police, judges or legal entities will never request that money be sent through money service businesses.
- Don’t give out personal information to the caller.
- Confirm with other relatives the whereabouts of the family member or friend in question before even considering sending money.
- Never send money through money wire services to persons you don’t know personally. Verify the person’s identity before you take any steps to help. The money can be picked up anywhere in the world once it is given a transaction number.

ROMANCE SCAMS

There is a growing number of seniors who are turning to the internet to find love. Unfortunately, scammers know this and use every type of dating or social networking site to seek out potential victims.

The scammer will gain the trust of the victim through displays of affection and will communicate through the phone and email for months if needed to build that trust. The scammer will claim to be

located in a foreign country but will want to meet up with the victim in person. The scammers will always come up with an excuse to prevent face-to-face interactions. It is at this time that the scammer will advise that they can't afford to travel and will ask for money to cover travel costs. Other variations include the scammer claiming that there is an emergency with a sick relative and will ask for money to cover medical expenses.

PREVENTION TIPS

- Be wary of someone who claims to be from Canada or the U.S. working abroad.
- Don't give out any personal information in an email or when you are chatting online with a stranger.
- Be careful communicating with someone who claims to fall in love with you quickly.
- Don't accept any funds or send the person any money for any reasons. Scammers will use all kind of tactics to get to your money, bank accounts or credit cards.
- Beware of fake dating sites. Scammers will host and create fake accounts to lure potential victims.

EXTORTION SCAMS

An extortion scam is when any person unlawfully obtains money, property or services from a person, entity, or institution, through coercion. There are many variations of extortion scams but the Canada Revenue Agency (CRA) and Immigration Refugees and Citizenship Canada (IRCC) scheme are the most prevalent ones.

Seniors are being targeted by fraudsters impersonating real government officials. Whether by telephone or by email, the pitch involves one of two variations. In the first, the fraudsters are “phishing” for identification information. The word phishing comes from the analogy that scammers use phone calls or email lures to “fish” for personal information, passwords and financial data from individuals. In the second variation, they are asking that outstanding taxes be paid by

a money service business or by prepaid debit/credit cards. For example:

- There is a notification by phone or email from the “CRA” claiming there is a refund pending. In order for the recipient to receive the refund personal information is requested.
- A notification by phone or email is received about “back taxes” owed as the result of an audit. The payment must be made immediately to avoid a fine or the recipient is told there is an outstanding warrant that can be avoided if the payment is made promptly. In some cases, individuals are told they will be arrested or deported if the taxes aren’t paid right away.

PREVENTION TIPS

- Government agencies won’t threaten you or ask for payment by prepaid credit card, or a money wire service such as MoneyGram or Western Union.
- Don’t take immediate action. Contact the real agency or company to confirm that you owe back taxes or have an unpaid balance, or are entitled to a refund, before providing any personal or banking information.
- Ask yourself why an employee would be asking for personal information over the phone that they likely already have on file for you.

SERVICE SCAMS

A service scam is any false, deceptive, or misleading promotion or solicitations for paid services. These solicitations involve third parties that commonly make offers for telecommunications, internet, finance, medical and energy services. Additionally, this category may include, but isn't limited to, offers such as extended warranties, insurance and sales services. The two most reported service scams targeting Canadians are the antivirus software scam (Microsoft/Windows Technician) and lower interest rate scams.

The scammers involved in the antivirus software scam promise to repair your computer over the internet. This can involve the installation of software or permission to have remote access to your computer. Payment for the software or

repair is typically made by credit card. Downloading software from an unknown source or allowing someone to remotely access your computer is risky. Scammers could use malicious software to capture your personal information such as user names and passwords, bank account information, identity information, etc.

The people behind lower interest rate scams often impersonate financial institutions and claim to negotiate with credit card companies to lower your interest rates. They guarantee they can save you thousands of dollars in interest. The caller will tell you that the lower interest rates are for a limited time only and that you need to act now. In addition, the scammer will request a "one time" upfront fee to process the lower interest.

PREVENTION TIPS

- No legitimate company will call and claim your computer is infected with a virus.
- Never give anyone remote access to your computer. If you are having problems with your operating system, bring it to a local technician.
- Beware of scammers advising you of an unauthorized charge on your credit card account and requesting your credit card number.
- Verify any calls with your credit card company by calling the phone number on the back of your credit card.
- Only your credit card company can lower your interest rate.

INTERNET SCAMS

Scammers can use the Internet to promote fraud through unsolicited or junk emails, known as **spam**. Even if they only get a handful of replies from the millions of emails they send out, it is still worth their while. Be wary of replying, even just to “unsubscribe”, because that will give a scammer confirmation that they have reached a real email address.

Any email you receive could be spam if it comes from a sender you don't know, isn't specifically addressed to you, and/or promises you some benefit.

Malicious software - also referred to as malware, spyware, key loggers, Trojan horses or Trojans - poses online security threats. Scammers try to install this software on your computer so that they

can gain access to files stored on your computer and other personal details and passwords.

Scammers use a wide range of tricks to get their software onto your computer. They may trick you into clicking on a link or pop-up message in a spam email, or by getting you to visit a fake website set up solely to infect people's computers.

Phishing scams are all about tricking you into handing over your personal and banking details to scammers. The emails you receive might look and sound legitimate but in reality genuine organizations like a bank or a government authority will never expect you to send your personal information by email or online.

INTERNET SCAMS CONT'D

Scammers can easily copy the logo or even the entire website of a genuine organization. So don't just assume an email you receive is legitimate. If the email is asking you to visit a website to "update", "validate" or "confirm" your account information, be skeptical.

Delete phishing emails. They can carry viruses that can infect your computer. Don't open any attachments or follow any links in phishing emails.

Online auctions and **Internet shopping** can be a lot of fun and can also help you find good deals. Unfortunately, they also attract scammers.

Scammers will often try to get you to deal outside of online auction sites. They may claim the winner of an auction that you were bidding on has pulled out and offer the item to you. Once you have paid, you will never hear from them again and the auction site won't be able to help you.

PREVENTION TIPS

- Secure your computer by activating your firewall, using an anti-virus/malware software and blocking spyware attacks.
- Keep your operating system current with the latest system update.
- Always think before clicking on a link or file of unknown origin. Don't feel pressured by any emails.
- Be social media savvy by making sure your social networking profiles are set to private.
- Don't be lured into using payment methods other than the options recommended by the Internet auction site. Don't pay by sending cash, money transfers or money orders.

MONEY TRANSFER REQUESTS

The **Nigerian** scam (also called the 419 fraud) has been on the rise since the early-to-mid 1990s in Canada. Although many of these sorts of scams originated in Nigeria, similar scams have been started all over the world (particularly in other parts of West Africa and in Asia). These scams are increasingly referred to as “**advance fee fraud**”.

In the classic Nigerian scam, you receive an email or letter from a scammer asking your help to transfer a large amount of money overseas. You are then offered a share of the money if you agree to give them your bank account details to help with the transfer. They will then ask you to pay all kinds of taxes and fees before you

can receive your “reward”. You will never be sent any of the money, and will lose the fees you paid.

Then there is the scam email that claims to be from a lawyer or bank representative advising that a long-lost relative of yours has died and left you a huge **inheritance**. Scammers can tell such genuine sounding stories that you could be tricked into providing personal documents and bank account details so that you can confirm your identity and claim your inheritance. The “inheritance” is likely to be non-existent and, as well as losing any money you might have paid to the scammer in fees and taxes, you could also risk having your identity stolen.

MONEY TRANSFER REQUESTS CONT'D

If you or your business is selling products or services online or through newspaper classifieds, you may be targeted by an **overpayment** scam. In response to your advertisement, you might receive a generous offer from a potential buyer and accept it. You receive payment by cheque or money order, but the amount you receive is more than the agreed price. The buyer may tell you that the overpayment was

simply a mistake or they may invent an excuse, such as extra money to cover delivery charges. If you are asked to refund the excess amount by money transfer, be suspicious. The scammer is hoping that you will transfer the refund before you discover that their cheque or money order was counterfeit. You will lose the transferred money as well as the item if you have already sent it.

PREVENTION TIPS

- Be wary if approached by someone asking you to transfer money for them.
- Never send money, or give credit card or account details to anyone you don't know and trust.
- Don't accept a cheque or money order for payment for goods that is more than what you agreed upon. Send it back and ask the buyer to send you payment for the agreed amount before you deliver the goods or services.
- Don't reply to any email that requests your personal information.

CHARITY SCAMS

Charity scams take advantage of people's generosity and kindness by asking for donations to a fake charity or by impersonating a real charity.

Charity scams involve scammers collecting money by pretending to be a real charity. The scammers can approach you in many different ways—on the street, at your home, over the phone, or on the Internet. Emails and collection boxes may even be marked with the logos of genuine charities.

Often, the scammer will exploit a recent natural disaster or famine that has been in the news. Other scammers play on your emotions by pretending to be from charities that help children who are ill.

Scammers can try to pressure you to give a donation and refuse to provide details about the charity, such as their address or their contact details. In other cases, they may simply provide false information.

Not only do these scams cost people money; they also divert much needed donations away from legitimate charities and causes. All registered charities in Canada are overseen by the Canada Revenue Agency and listed in its database. You can also contact your local Better Business Bureau to see if they have any information about the organizations that interest you. If the charity is genuine and you want to make a donation, get the charity's contact details from the phone book or a trusted website.

CHARITY SCAMS CONT'D

If you don't want to donate any money, or you are happy with how much you may have donated to charities already, simply ignore the email or letter, hang up the phone, or say no to the person at your door. You don't have to give any money at all.



PREVENTION TIPS

- If you have any doubts at all about the person asking for money, don't give them any cash, credit card or bank account details.
- Never give out your personal, credit card or online account details over the phone unless you made the call and the phone number came from a trusted source.
- If in doubt, approach an aid organization directly to make a donation or offer support.
- Search the Canada Revenue Agency database to check that the charity that has approached you is genuine.
- Ask yourself how and to whom you would like to make a contribution.

PRIZE SCAMS

Seniors are solicited over the phone or email and advised they are the winner of a large lottery or sweepstakes. Prior to receiving any winnings, they must first pay an upfront fee. No winnings are ever received.

You can't win money or a prize in a lottery unless you have entered it yourself, or someone else has entered it on your behalf. You can't be chosen as a random winner if you don't have an entry.

Many lottery scams try to trick you into providing your banking and personal details to claim your prize. You shouldn't have to pay any fee or tax to claim a legitimate prize.

Don't be fooled by claims that the offer is legal or has government approval—many scammers will tell you this. Instead of re-

ceiving a grand prize or fortune, you will lose every cent that you send to a scammer. And if you have provided other personal details, your identity could be misused too.

A fake prize scam will tell you that you have won a prize or a contest. You may receive a phone call, an email, a text message or see a pop-up screen on your computer. There are often costs involved with claiming your prize, and even if you do receive a prize, it may not be what was promised to you.

The scammers make their money by making you pay fees or taxes, call their premium rate phone numbers or send premium text messages to claim your prize. These premium rate calls can be very expensive, and the scammers will try to keep you on the line for a long time or ask you to call a different premium rate number.

PREVENTION TIPS

- Legitimate lotteries don't require you to pay a fee or tax to collect a winning.
- Never send money, or give credit card or account details to anyone you don't know and trust.
- Examine all of the terms and conditions of any offer very carefully—claims of free or very cheap offers often have hidden costs. Calls to premium rate phone numbers or premium text messages can be very expensive.
- You can't win money or a prize in a contest unless you have entered it yourself, or someone else has entered it on your behalf.

INVESTMENT SCAMS

Any false, deceptive, misleading or fraudulent investment opportunity, often offering higher than normal true monetary returns.

In a typical pyramid scheme, unsuspecting investors are encouraged to pay large membership fees to participate in money-making ventures. The only way for you to ever recover any money is to convince other people to join and to part with their money as well. People are often persuaded to join by family members or friends. But there is no guarantee that you will recoup your initial investment.

Although pyramid schemes are often cleverly disguised, they make money by recruiting people rather than by selling a



legitimate product or providing a service. Pyramid schemes inevitably collapse and you will lose your money. **In Canada, it is a crime to promote a pyramid scheme or even to participate in one.**

INVESTMENT SCAMS CONT'D

Ponzi schemes are fraudulent investment operations that work in a similar way to pyramid schemes. The Ponzi scheme usually entices new and well-to-do investors by offering higher returns than other investments in the form of short-term returns that are either abnormally high or unusually consistent. The schemer usually interacts with all the investors directly, often persuading most of the existing participants to reinvest their money, thereby minimizing the need to bring in new participants as a pyramid scheme will do.

Be cautious, but don't be discouraged from carefully researching business opportunities based on commissions. There are many legitimate multi-level marketing opportunities where you can legally earn an income from selling genuine products or services.

PREVENTION TIPS

- Pyramid and Ponzi schemes may be sent to you from family members and people you trust. They might not know they're involved in a scam or that the schemes could be illegal.
- Be wary of fraudsters requesting large wire transfers to foreign countries for an offshore investment.
- Never commit to anything at high-pressure meetings or seminars.
- Be wary of fraudsters promising an investment opportunity with a higher than normal return.
- Be an informed investor and check with your provincial securities regulator.

MEDICAL SCAMS

Miracle cure scams offer a range of products and services that can appear to be legitimate alternative medicines, usually promising quick and effective remedies for serious medical conditions. The treatments claim to be effective against a very wide range of ailments and are often promoted using testimonials from people who have used the product or service and have been “cured”.

Weight loss scams promise dramatic weight loss with little or no effort. This type of scam may involve an unusual or restrictive diet, revolutionary exercise or “fat-busting” devices, or breakthrough products such as pills, patches or creams. The products are promoted with the use of false claims such as “lose 10 kilos in 10 days” or “lose weight while you sleep”, and

often require large advance payments or that you enter into a long-term contract to participate in the program.

Fake online pharmacies use the Internet and spam emails to offer drugs and medicine at very cheap prices and/or without the need for a prescription from a doctor. If you use such a service and you actually do receive the products in response to your order, there is no guarantee that they are the real thing.

There are legitimate online pharmacies. These businesses will have their full contact details listed on their website and will also require a valid prescription before they send out any medicine that requires one.

PREVENTION TIPS

- There are no magic pills, miracle cures or safe options for serious medical conditions or rapid weight loss.
- Never commit to anything under pressure.
- Don't trust an unsubstantiated claim about medicines, supplements or other treatments. Consult your healthcare professional.
- Check for published medical and research papers to verify the accuracy of the claims made by the promoters.

IDENTITY CRIMES

Identity crimes have become an increasingly popular crime as a result of continuous advances in technology. Identity thieves are stealing, misrepresenting or hijacking the identity of another person or business which provide them effective means to commit other crimes.

Vital information such as name, address, date of birth, social insurance number,

and mother's maiden name need to be acquired in order to complete the impersonation. Identity thieves can take over the victim's financial accounts, open new bank accounts, transfer bank balances, apply for loans, credit cards and other services, purchase vehicles, take luxury vacations, and so on. The true owner may be liable for activities related to identity theft.

PREVENTION TIPS

- Only give out your personal details and information where it is absolutely necessary and when you trust the person you are speaking to or dealing with.
- Destroy personal information: don't just throw it out. You should cut up or shred old bills, statements or cards—for example, credit cards and ATM cards.
- Treat your personal details like you would treat money: don't leave them lying around for others to take.
- Immediately report lost or stolen credit cards and any discrepancies in your monthly statements to the issuing credit card company.
- Avoid mail or telephone solicitations, disguised as promotions or surveys, offering instant prizes or awards designed for the purpose of obtaining your personal details, including credit card numbers.

ALZHEIMER'S DISEASE AND OTHER DEMENTIAS

Alzheimer's disease is a disease of the brain that causes symptoms of dementia such as memory loss, difficulty performing daily activities, and changes in judgement, reasoning, behaviour, and emotions. These dementia symptoms are irreversible, which means that any loss of abilities can't come back.

"Other dementias" also involve irreversible changes in the brain. They include vascular dementia, frontotemporal dementia, Lewy body dementia and others.

People with dementia should have the opportunity to move about as freely as possible but due to changes in the brain they may lack the judgement and reasoning to do so independently and safely. Walking in itself isn't harmful when done in a safe environment and can be a healthy outlet for a person with dementia. However the balance between risk and safety is delicate as unsafe walking can put the person in danger such as walking into traffic or being inappropriately dressed for the weather.

PREVENTION TIPS

- Register the person with dementia with the MedicAlert® Safely Home®, a program that assists emergency responders in identifying the person if they go missing. For further information about MedicAlert Safely Home or to contact your local Alzheimer Society, please refer to the list at the back of this booklet.
- Engage the person in activities and exercises which can reduce anxiety, agitation, and restlessness.
- Install locks out of the line of sight (e.g., high or low on exterior doors) or place slide bolts at the top or bottom.¹
- Camouflage doors and door knobs with removable curtains or screens.²
- Use devices that signal when a door or window is opened, such as a bell placed above a door or an electronic home alarm.³
- Provide supervision. Never lock the person with dementia in at home alone or leave him or her in a car without supervision.⁴
- Keep car keys out of sight. A person with dementia may drive away and be at risk of causing harm to self or others.⁵

1-5 Source: Alzheimer's Association of the U.S.A. Content adapted with permission.

POWER OF ATTORNEY

One way to protect yourself and your assets is through the use of a Power of Attorney. A Power of Attorney is a legal document which empowers a person or persons of your choice to act on your behalf for financial or personal care decisions.

You may give a Power of Attorney for Property if you want someone to help you manage your finances. A Continuing Power of Attorney for Property allows the chosen person to go on acting for you if you become mentally incapable of managing your property.

The naming of a person in a Power of Attorney document is important and that person should be of your choosing. It can be a relative, a friend or a professional you trust. The person you have appointed is required to act in your best interest and should keep an accurate account of money transactions.

A Power of Attorney for Personal Care enables the person you choose to make personal care decisions for you such as health care, personal hygiene, nutrition, shelter, clothing and safety. It only takes effect if you become incapable of making

some or all of these decisions for yourself. Powers of Attorney Kits are commercially available. You may also wish to contact a lawyer of your own choosing to assist you when completing these documents.

FUNERAL PLANNING

The loss of someone you love is very traumatic and while you are coping with the grief in these difficult times, someone may be looking to take advantage of the situation. Posting obituaries and funeral times are a normal part of funeral planning but it also announces that no one will be home and that it may be the perfect opportunity to steal unused medication and valued possessions. Be aware and if possible, ask someone to stay in your home when you are away at the funeral.

WILLS, PROGRAMS AND SERVICES

WILLS

A will is one of the most important documents you will ever write. It is your opportunity to record your wishes for the dispersal of your property in the event of your death. If your children are minors, you may stipulate who you wish to be their guardian in your will. You can also record your wishes for your pet. A potential guardian should be asked beforehand if they are willing to take on the responsibility for children or pets.

It is best to use the services of a lawyer of your own choosing when making out a will. All documents should be read and understood before you agree to sign them. If you have been forced or coerced into signing a will or any other document, contact your local police.



PROGRAMS AND SERVICES

A secure environment takes more than locks and lights. It involves working with your neighbours and the local police in identifying community problems and implementing programs and services to create a safer and more secure environment.

Contact your police department in order to obtain information on programs available in your area and to provide suggestions for new initiatives.

CONCLUSION AND CONTACTS

This booklet provides general safety and security information for the prevention of crime and your well-being. Isolation, media sensationalism, physical and social changes in one's life can lead to a heightened sense of vulnerability. By becoming involved in your community and participating in crime prevention programs, you can reduce your sense of vulnerability.

There is evidence that some people who have been victimized are too embarrassed to report the incident to the authorities. For your own well-being and to help others from becoming victims, if you have been victimized (or think you have been) **REPORT THE CIRCUMSTANCES IMMEDIATELY TO YOUR LOCAL POLICE DEPARTMENT.**

Additional information on your safety and security can be obtained from the references provided at the end of this booklet or by contacting your local police department.

CONTACT

- **Alzheimer Society of Canada**
20 Eglinton Ave. W., 16th Floor
Toronto ON M4R 1K8 Canada
Tel: (416) 488-8772
Toll-free: 1-800-616-8816
(valid only in Canada)
Fax: (416) 322-6656
Email: info@alzheimer.ca

- **Canada's Office of Consumer Affairs Industry Canada**
235 Queen Street, 2nd Floor
Ottawa ON K1A 0H5 Canada
Tel: (613) 291-3280
Fax: (613) 952-6927
Email: consumer.information@ic.gc.ca

Information for consumers, businesses and researchers regarding communications, consumer products, consumer services, environment, food, fraud/deceptive practices, government services, health, housing, internet, money, safety, transportation, travel/tourism, etc.

CONTACTS

- **Canadian Council of Better Business Bureaus**
2 St. Clair Avenue East, Suite 800
Toronto ON M4T 2T5 Canada
Tel: (416) 644-4936
Fax: (416) 644-4945
Email: ccbbb@ccbbb.ca
- **Canadian Anti-Fraud Centre**
Toll free: 1-888-495-8501
www.antifraudcentre.ca

The Canadian Anti-Fraud Centre (CAFC) is Canada's central repository for data, intelligence and resource material as it relates to fraud. The CAFC commits to providing timely, accurate and useful information to assist citizens, businesses, law

enforcement and governments in Canada and around the world. The CAFC's primary goals are prevention through education and awareness, disruption of criminal activities, dissemination of intelligence, support to law enforcement and strengthening partnerships between the private and public sectors with the aim of maintaining Canada's strong economic integrity. The CAFC is jointly managed by the RCMP, Competition Bureau, and the Ontario Provincial Police.

- **Financial Consumer Agency of Canada (FCAC)**
Tel: 1-866-461-3222
(TTY 613-947-7771, or 1-866-914-6097)
Website: fcac.gc.ca

With educational materials and interactive tools, FCAC provides objective information about financial products and services and informs consumers about their rights and responsibilities when dealing with banks and federally regulated trust, loan and insurance companies.

- **MasterCard Canada**
Lost or stolen cards Canada:
1-800-307-7309
- **Visa Canada**
Lost or stolen cards Canada:
1-800-847-2911

USEFUL WEB LINKS

- **RCMP Scams & Fraud**
www.rcmp-grc.gc.ca/scams-fraudes/index-eng.htm
- **Canadian Anti-Fraud Centre**
www.antifraudcentre.ca
- **Competition Bureau**
www.competitionbureau.gc.ca
- **Canadian Banker's Association**
www.cba.ca
- **Canadian Council of Better Business Bureaus**
www.canadiancouncilbbb.ca
- **Better Business Bureau**
www.bbb.org/canada
- **Canadian Revenue Agency**
www.cra-arc.gc.ca
- **Service Canada**
www.servicecanada.gc.ca
- **Seniors Canada**
www.seniors.gc.ca
- **Interac Association**
www.interac.ca
- **Canadian Consumer Handbook**
consumerhandbook.ca