



Belleville Police Service

## FACT SHEET

# Safety For Seniors

## Why Protection For Seniors?

***Crimes such as break and enter, assault, robbery and fraud***

***Are always hard on the victim. For those citizens who are Older and may be living on fixed incomes, these problems Are especially difficult.***

### PREVENTATIVE MEASURES

- Instead of receiving cheques through the mail on a regular basis, arrange to have them sent to your bank or trust company for direct deposit.
- Arrange to have your rent and other monthly bills automatically deducted from your account.
- Do not carry a purse.
- Never carry large sums of money or valuables on you or in your purse.
- When opening your purse in a shop or a bank, never allow anyone to see how much money you're carrying.
- Don't leave purses unattended in shopping carts or on store counters.
- If someone grabs your purse, do not resist.
- Use a bank safety deposit box for valuables and important documents.
- Use a "buddy system" when going out to the bank or shopping.
- If a close friend or relative dies, never assume their debt. Con artists keep track of debts and attempt to fraudulently obtain monies on this basis. Have someone appointed to take care of all of these matters.

### FRAUD

Fraud is often directed at senior citizens because the con artist takes advantage of circumstances that make seniors more vulnerable. Financial situations, health needs or the reliance on others to do home repairs can make seniors potential targets of con games

### TO PROTECT YOURSELF:

- Check and verify the identity of all visitors or salespeople to your home.
- Don't do business with people who approach you first.
- If you are asked to sign any cheques or documents, ensure that it is for a legitimate reason. If in doubt, check with a trusted friend, lawyer, accountant or the police.
- Never give your credit card number, bank information or social insurance number for "verification" purposes.
- Don't send a company money for taxes. Taxes are not paid on Canadian prize winnings.
- Beware of any "nice stranger" if the conversation deals with money.
- Say "no" to charities if you don't know who you're dealing with or where the money is going. A common trick is to use a name similar to a well-



known charity. Before donating money, ask for identification of the charity and the solicitor. All legitimate charities are registered. Don't give money at the door.

### OTHER CON GAMES

- **The Home Repair Person-** offers a free inspection and then advises you that you need major repair work done immediately. All that is needed is cash in advance.

*Obtain References — visit other homes where the contractor has finished the type of repairs being contemplated and speak to the owners about the contractor's performance.*

*- Obtain a Detailed Written Contract— including exact details of the work to be completed, a completion date, the agreed upon price, and any deposits made.*

*Both the homeowner and the contractor should sign the contract and a copy retained by each, An Agreed Upon Payment Plan Should Be in Place — most contractors require an initial deposit to purchase materials; however, final payment should not be made until the work is completed, as specified in the contract.*

*- Never pay for work in advance — get several other estimates before signing any contract.*

*And remember; the best price is not always the best deal!*

• **The Service Person** tries to come into your home to check your phone lines, gas lines, etc.  
*Don't open your door to strangers. Call and verify the information. Most legitimate companies will call for an appointment.*

• **The Phony Bank Inspector or Police Officer** - will call requesting you to withdraw cash in order to help them catch a dishonest employee. You'll mm over your cash to this party and never see it again.  
*NO financial institution or police department will call requesting customers to withdraw cash for investigative purposes.*

• **Telephone Fraud** someone you don't know will telephone you with an offer too good to refuse. You can either send cash or pay using your credit card. You wait for the product to arrive but it never does or it's not quite what you expected.  
*Don't buy unsolicited items sight unseen over the phone.*

• **FREE Trip/Prize Scam** you receive a call or letter congratulating you for winning a boat, car, or trip. In order to collect the prize you must pay a servicing fee or tax. You send in your money but you will never see your prize.  
*No legitimate contest requires you to pay any money to claim a prize.*

• **Medical Fraud Seniors** are targeted for alleged 'good deals' on health or medical items.  
*Take their information and ask your doctor for advice.*  
**IF IT SOUNDS TOO GOOD TO BE TRUE, IT PROBABLY IS.**  
 • Do not give in to high pressure sales.  
 • You wouldn't tell a stranger the story of your life, Don't provide personal information over the phone or to anyone at the door.  
**WE CAN HELP**  
 • For further information about fraud, ask for our Fraud fact sheet.  
 • Always contact the police if you encounter any suspicious persons or activities.

# ELDER ABUSE

*Elder abuse is any harm done to an older person caused by a relative, friend, caregiver or person on whom the older person relies for their basic needs.*



Abuse may take one or more of the following forms:

## PHYSICAL

- assault
- sexual assault
- unnecessary physical restraint
- bumps, cuts, bruises, rope marks or welts

## PSYCHOLOGICAL

- threatening, yelling, insulting, ignoring or frightening
- eating an older person as a child

## NEGLECT

- abandonment
- failing to provide adequate food, medical services or basic needs

## WHAT ARE THE SIGNS?

- unexplained physical injuries
- poor hygiene, bedsores
- anxiety, depression, fearful
- malnutrition or dehydration
- over-sedation
- unpaid bills or missing property without explanation

## WHO ARE THE ABUSED?

- They generally know and trust the abusers.
- Most victims are mentally competent and able to make decisions for themselves.
- Older persons who depend on others for daily care may be more at risk.

## FINANCIAL

- theft or misuse of pension cheques, money or property
- forcing an older person to change a will or sell personal property
- misuse of Power of Attorney
- fraud, forgery or extortion

## WHY THE SILENCE?

- fear or retaliation or punishment
- afraid of being placed in an institution
- shame, if the abuser is a family member

## WHO ARE THE ABUSERS?

- Usually someone who has control or influence over the older person.
- Abusers are frequently dependent on the older person for money or a place to live.
- Individuals with a history of drug or alcohol abuse, or family violence.

## WHAT CAN BE DONE?

If you are being abused, know someone who might be abused, or are an abuser, it is important to seek help from a public health nurse, social worker, doctor, lawyer or the police.