

# Safety Planning for **Seniors**

Tips on what you can do to keep yourself safe



**Abuse can happen to anyone but remember...**

**Everyone deserves to be treated with respect and dignity.**

You have the right to live safely and manage your own affairs. When someone violates these rights and causes harm that's abuse. Often the abuser is a family member, friend or caregiver.

**There are many types of senior abuse.**

- If somebody hits you or handles you roughly, even if there is no injury it is **physical abuse**. Giving you too much or too little medication or confining you to the house, a room or a chair are also forms of abuse.
- If somebody forces you to engage in sexual activity it is **sexual abuse**. This may include sexual comments that make you uncomfortable, not respecting your privacy, sexual touching, or sex without your consent.
- If somebody tricks, threatens or persuades you out of your money, property or possessions it is **financial abuse**.
- If somebody threatens you, humiliates you, treats you like a child or does not allow you to see your friends and family it is **emotional abuse**.
- If somebody doesn't provide you with things you need such as food, clothing, a safe place to live, medical attention, personal care and necessary supervision it is **neglect**. Neglect may be intentional or unintentional. Sometimes people providing care do not have the necessary knowledge or ability to understand your care needs.

If you are being abused you should know:  
**The abuse is not your fault.**

# What you can do to help keep yourself **safe from abuse**

Stay involved and know your rights.

Abuse happens to people of all ages from all walks of life. By staying involved with people and activities, you are less likely to be abused. Staying active also helps you stay healthy.

## You are important!

People in your community need you as much as you need them. There are some things you can do to look after your physical and emotional health and wellbeing.

- **Stay Connected!** Be in regular contact with people who support you and respect your decisions.
- **Get involved!** Find places in your community that offer activities and events where you can meet people.
- **Have fun!** Do things that you give you enjoyment, strength and comfort.
- **Stay physically active!** Keep moving. Eat regularly and well.
- **Get support!** If you feel depressed, scared or alone talk to a friend, faith leader or social service agency. You don't have to be alone with your problems. It's ok to reach out and ask for help.

## Pay attention to your finances

Your peace of mind about financial security is important. Stay involved in and aware of what is happening with your money, property and belongings. Financial abuse happens when someone you know tries to take or control what belongs to you for their own benefit, not yours.

It is useful to have someone you trust help you with your financial affairs. Their responsibility is to protect your well-being and financial interests.

## How Does Financial Abuse Happen?

Financial abuse can happen in many different ways. The following are some common examples:

- Stealing money, bank cards, credit cards, and/or possessions.
- Misusing your money by cashing cheques or accessing accounts without permission from you.
- Threatening or pressuring you to give them money.
- Making you feel guilty about their financial troubles so you feel obligated to help.
- Not allowing you to spend money on what you want.
- Persuading, tricking, or threatening you to make changes to your will and/or power of attorney.
- Pressuring you to sign legal papers you may not fully understand.
- Sharing your home without paying a fair share of the expenses or refusing to move out of your home when asked.

- Failing to provide you with agreed upon services such as care-giving or home maintenance.
- Refusing to return borrowed money or property.

**Family members or caregivers who do these sorts of things may:**

- Have addiction issues, gambling or financial problems.
- Feel justified in taking what they believe is “almost” or “rightfully” theirs.

## Some Warning Signs

- A caregiver takes a great interest in your money and property matters.
- Your banking records do not match your activities (e.g. money withdrawals or transfers you have not made).
- Your bills are not paid because there is not enough money to cover them, even though there should be.
- Changes are made to your will, or your property that is not in your best interest.



You can call the  
**Seniors' Safety  
Line** at  
**1-866-299-1011**  
for information  
and support  
24 hours a day.

# How to Prevent Financial Abuse

A list of ways you can help protect yourself from financial abuse:

- A joint bank account, power of attorney or other arrangements may be helpful but they should be used in your best interests. Make sure your wishes and expectations are clear when you enter into any such agreement.
- Have a lawyer review agreements you discuss.
- Open and send your own mail.
- Make sure you understand every document you sign. Don't be afraid to ask questions or help from someone you trust.
- Have cheques deposited directly into your bank account and bills direct debited out of your account. Bank staff will set this up for you.
- Do not have joint bank accounts unless it is necessary.
- Do your own banking if you can.
- Say “no” when someone pressures you for money – even family members.
- Have a small withdrawal limit on your debit card. Then if someone forces you to give them money at the bank machine, it will only give you a small amount of cash.
- Do not keep large amounts of cash at home or in your wallet.
- Keep the cash on hand in small bills.
- Have low limits on credit cards.
- Do not give out your Debit Card or Credit Card PIN number.
- Do not let anyone set up online computer access to your bank accounts.

## Financial Concerns Checklist

### *Am I Being Financially Abused?*

If you are concerned about the way you are being treated, please review this checklist. If you check any of the boxes, it may indicate you have become more at risk of financial abuse or a relationship has become abusive.

- I have trouble paying bills because the bills are confusing to me.
- I don't feel confident making big financial decisions alone.
- I don't understand financial decisions that someone else is making for me.
- I give loans or gifts more than I can afford.
- My children, or others around me, are pressuring me to give them money.
- People are calling me or mailing me asking for money.
- Someone is accessing my accounts.
- Money seems to be disappearing from my accounts.

## Where to go For Help

If you think you are being taken advantage of financially, please ask for help. You have the right to be treated respectfully and to make decisions about your money and assets. Talk to someone you trust such as a friend, family member, neighbour, police officer, doctor, or staff member at your bank.

### Did you know...

**Outreach** is a program offered through every local shelter to assist people in abusive situations with various concerns such as housing, legal, etc. You do not need to stay at the shelter to use this service.

### Safety at Home



- Keep a phone and important phone numbers close by.
- Keep a phone by your bedside.
- Always keep your doors locked; even when you are at home or when you are visiting or doing laundry within your building.
- Always check who is at the door before you open it. Do not open it to ANYONE you do not feel safe with.
- Do not allow strangers into your home.
- If you are hard of hearing devices such as phones, door bells and fire alarms should have a visual signal. Then even if your hearing aids are off you will be alerted. Call the Canadian Hearing Society for more information on to how set this up.
- Ask neighbours to call the police if they hear a disturbance coming from your home.
- Have a safety word that will let someone know if you are in danger. For example: you could call and say “What’s up” and that would let your neighbour know you need help. Call Police if you can do so without increasing your risk of getting hurt.
- Plan ahead where you will go and how you will get there if you need to leave your home to keep safe. You may choose to go to a shelter, family, friends or neighbours.

Think about items you need to take with you:

- Address book
- Hearing Aid
- Medicine
- Income Tax Papers
- Bank Papers (Mortgage, loans etc.)
- Things that mean a lot to you (pictures, jewelry)
- Eyeglasses
- Cane, Walker, Wheelchair
- Bank Cards, Cheque Book
- Keys to car, home, mail



- If you feel that a situation is growing dangerous try to get to a room with a phone, cell phone or lifeline button so you can call for help.
- Trust your gut instinct. If the situation is very serious do what you need to in order to calm the situation down. If you have to say something to avoid being hurt do so and deal with correcting the statement when you feel safe. For example: You can say to someone abusive “ok I will give you my credit card,” then wait until you are safe and cancel the card.
- Keep items such as money, purse or wallet, medications, expensive jewelry out of sight and in a locked cupboard.
- Leave a light on even when you are not at home.
- Have good outside lighting.
- Do not give your house key to anyone unless they are on your Who You Can Trust List. Never hide one where others can easily find it.
- Do not leave notes on your door when you are gone.
- Never give out information over the phone telling that you are alone or that you won't be home at a certain time.

**Did you know...**

**Are You Ok?** is an automated telephone service operated by The North Bay Golden Age Club. Call 705-474-6520

## Safety in Public Places

- Be alert and aware of your surroundings at all times.
- Take note of people around you and don't feel pressured into talking to anyone you aren't comfortable with.
- If there is someone you are afraid of let others know so they can help you keep safe. This could include friends, your building security, places you work or volunteer. Provide them with a picture of the person you are scared of.

## SAFETY TIPS

- Always try to walk in well-lit areas and try to never walk alone.
- Watch for open stores or other places to go if you need help.
- Carry a cell phone, Always keep it charged and turned on.
- If you call 911 from your cell phone always tell Police where you are.
- If you take the bus sit up near the front and then the bus driver can assist you if needed.
- If you are walking or driving and think you are being followed go to the nearest safe place like an open store or gas station and call police.
- Always look in the front and back seat before getting into your vehicle. Have your keys handy so you can enter your vehicle quickly.
- Keep vehicle doors locked at all times. If someone suspicious approaches your vehicle window do not open it.
- Upon entering your car after picking up the mail, or going to the bank, always lock the doors before looking at your mail or bank book.
- As much as possible keep your purse or wallet out of sight. Do not carry large amounts of cash. Never display large sums of money in public.
- Do not burden yourself with packages and a bulky purse.
- If you are scared scream and make as much noise as possible to attract attention. Carry a whistle or other noise makers with you.

### Did you know...

There is a senior's **transportation service** through the Red Cross. Call 705-472-5760



**TRUST YOUR GUT FEELING!** If you feel uneasy with how someone is acting, **leave or call for help.** If things don't feel right they probably aren't!

## Fraud is the #1 crime against seniors

The reasons seniors are often targeted by con artists include:

- Seniors **often live alone**
- Seniors may have **more savings**.
- Seniors are generally **more trusting** than younger people.

## How to protect yourself from fraud:

- If it sounds too good to be true, it probably is!
- Avoid “get rich” schemes and free prizes!
- Don’t rush into agreements with your money or property.
- Be wary of people coming to your door claiming special discounts for seniors. Take time to consider any home repair and get a second opinion.
- Do not be pressured by door to door sales people to buy items you don’t need or want. Often they will try to befriend you as part of their sales pitch. Do not let them in, simply say no thanks and shut the door.
- If people call or come to your door saying they represent a utility service like hydro or gas be very careful. Don’t sign anything until you check it out with someone you trust. Often the sales people say they are from the Ontario Government and wear name tags to look legit. If you have signed something you can still opt out of the contract within a certain number of days. Call the phone number on the contract or call Seniors Busters at 1-888-495-8501.
- Never give large amounts of cash to anyone no matter how good the offer may sound.

## FRAUD AND SCAMS

- Always shred old paperwork containing personal information that could be used to steal your identity. (Phone or hydro bills etc.) Once a person has certain personal information about you they can assume your identity and create havoc in your life: run up bills on your credit card or take out loans in your name.
- Be extra careful about giving anyone your Social Insurance Number.
- Never give out banking, credit card or personal information over the phone or on the internet unless you are sure you are dealing with an honest organization.
- If you have doubts about a caller simply hang up. It's not rude – it's smart!
- Report suspicious offers to your local police station immediately. It's not always easy to spot a scam, and new ones are invented every day.
- If you suspect that you may be a target of fraud, or if you have already sent funds, don't be embarrassed – you're not alone.



If you want to **report a fraud** or would like more information on a list of current and common scams contact your local Police Service or The Canadian Anti-Fraud Centre.

**1-888-495-8501**

Online at  
**[antifraudcentre.ca](https://antifraudcentre.ca)**

## INTERNET SAFETY TIPS

- **Create strong passwords.** Create passwords that aren't easy to guess, and don't share them with others. A strong password would include one or more capital letters and one or more numbers.
- If you are on a website you had to sign into **do not forget to sign out** or log out
- **Don't expose personal information.** Be careful how much personal or financial information you share on sites like Facebook, and through e-mail. Be careful of quizzes and surveys that ask information about your health, wealth and personal life. You can never be sure who will see your answers and what the information will be used for. At the very least it results in a lot of nuisance junk mail and advertising that clogs up your email.
- Online dating for seniors is becoming popular. While this is a way to meet new people, it is also a way for con artists to take advantage of you. Their goal may be to get your money, target your home for theft, etc. **Always be careful how much information you provide** to someone you may not know well. Criminals can easily lie about who they are over the internet.
- **Don't fall for e-mail scams.** Online criminals may use e-mail to get your personal information and steal your identity. An e-mail might entice you to click a link that takes you to a phony site or downloads content that damages your computer.

### Did you know...

*Senior Busters/  
Canadian  
Anti-fraud  
Centre;*

1-888-495-8501  
or  
antifraudcentre.ca

## INTERNET SAFETY TIPS

- **Be cautious with e-mail attachments.** Attached files may contain content that can damage your computer. Don't open them unless you can be sure they are from a safe source. Don't hesitate to delete the email or close your internet connection.
- **Use antivirus software** to protect your computer against viruses. Computer technicians can assist you with this and can be found in the yellow pages of the phone book.

### Did you know...

You can dial 2-1-1 or search the website **211ontario.ca** for information and referrals to services in your community and throughout Ontario.

*For more information on any of the above topics go online and search: **internet safety tips for seniors.***



## Who Can I call for Help and Information?

### Emergency

Police/Fire/Ambulance.....	911
Anishinabek Police .....	705-472-0270
North Bay City Police.....	705-497-5555
O.P.P. ....	1-888-310-1122
West Nipissing Police .....	705-753-1234

### Medical Centres

North Bay Regional Health Centre .....	705-474-8600
West Nipissing General Hospital .....	705-753-3110
Mattawa General Hospital .....	705-744-5511
Nurse Practitioner-Led Clinic.....	705-478-7671
Lawrence Commanda Health Centre .....	705 753-3312
West Nipissing Community Health Centre ...	705-753-0151
East Parry Sound Community Support Services, Powassan.....	705-724-6028

### Area shelters

Crisis Centre (for men and women) .....	705-474-1031
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### Women and Children only:

Nipissing Transition House .....	705-476-2429
Sturgeon Falls Family Resource Centre .....	705-753-1154
Mattawa Women's Resource Centre .....	705-744-5567
Ojibway Women's Lodge.....	705-472-3321

## **Crisis Help**

Crisis Intervention.....	705-495-8198
Victim Services of Nipissing District .....	705-472-2649
Seniors at Risk Network .....	705-472-2649

## **Community Help**

Community Care Access Centre .....	705-476-2222
<a href="http://www.ccac-ont.ca">www.ccac-ont.ca</a>	
North Bay Parry Sound District Health Unit..	705-474-1400
<a href="http://www.health.unit.biz">www.health.unit.biz</a>	
VON.....	705-472-8050
(including Meals on Wheels information)	
Red Cross Senior Transportation Program ..	705-472-5760
<a href="http://www.redcross.ca">www.redcross.ca</a>	
Canadian Hearing Society.....	705-474-8090
TTY 705-494-8487	
Alzheimer Society- Safely Home Program ....	705-495-4342
Indian Friendship Centre – Life Long Care ....	705-472-2811
Seniors Safety Line .....	1-866-299-1011
Senior Busters/Canadian Anti-fraud Centre ..	1-888-495-8501
<a href="http://www.antifraudcentre.ca">www.antifraudcentre.ca</a>	
Jay Aspin, MP.....	705-474-3700
(Service Guide for Seniors)	



## Social

For information on activities and events for seniors in your community the Golden Age Clubs are an excellent resource.

North Bay Golden Age Club ..... 705-474-6520  
 northbaygoldenageclub.com

Sturgeon Falls Golden Age Club ..... 705 753-2451

Mattawa Golden Age Club..... 705-744-2533

Powassan Golden Sunshine Club ..... 705-724-3613

### Did you know...

There are **medical alert systems** and **personal response services** that let you summon help any time of the day or night – even if you can't speak.

All you have to do is press your help button, worn on a wristband or pendant.



For more information on these devices call the Alzheimer's society **705-495-4342.**

# Seniors Safety Word Search

n p a e c t e p s t h g i r s  
i o o b f a i t a y s y e k g  
n t i l u a r p i s e f q d n  
t c n t i s s e s s s n f l i  
e e e s a c e y f n b w o r v  
r p g d k c e s o u e e o m a  
n s l r c e i i e n l t w r s  
e e e a o r t f o c c s h o d  
t r c c l a t h i o i o j p m  
e r t t c w p d d t m v o e g  
c p r i v a t e y e n e r q j  
r l d d r e s o u r c e s e g  
i e s e t r o p p u s g d q s  
m g i r l a n i m i r c z i z  
e a t c w a l l e t r u s t q

abuse

home

neglect

rights

aware

identification

password

safe

careful

internet

phone

services

creditcards

keys

police

support

crime

lock

private

tips

criminal

medication

resources

trust

doctor

money

respect

wallet

website

# Who I can Trust List

Write the contact information for the people you can trust in case of need.

**NAME**

**NUMBER**

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the Government of Canada's  
New Horizons for Seniors program.

Canada 



To download and print copies, please visit  
[victimservicesnipissing.com](http://victimservicesnipissing.com)