

Frauds, Scams and Thefts

- Be an educated consumer. Fraud is the number one crime against seniors.
- Remember, if it is too good to be true, it probably is. Seniors are often targeted by con artists for a number of reasons.
 1. Seniors often live alone and have more savings, assets or disposable income.
 2. Generally, you are more trusting and believe people.
 3. Many seniors are embarrassed after losing money to a scam or fraud and don't report it.
 4. Con artists will often try to get money from you again if you have been a victim once.

Types of Frauds and Scams

Telemarketing

Telemarketing is used to describe the sale of goods/services or canvassing for businesses or charities over the telephone. There are legitimate businesses but also fraudsters will try to use this method to get money from you. Do not give out personal information. If you do not wish to receive these types of calls, register with the DO NOT CALL LIST.

1 866 580 DNCL (3625) or www.dncl.gc.ca

The Grandparent Scam is a common fraud. Someone will call you and pretend to be your grandchild or a lawyer calling on behalf of your grandchild. They will ask for money because the grandchild is in trouble. DO NOT send money by any method without CHECKING first with family.

Direct Marketing

Usually occurs when someone comes to your front door and offers renovation services or to sell something.

Don't feel pressured and NEVER let a stranger into your home.

If they say it's a one time deal, be wary.

Don't sign any contract without talking to a person you trust.

NEVER give cash deposits or pay for work until it is done and get itemized estimates/quotes from other companies before settling on one.

If you ask the person to leave and they refuse, call Police.

Mail or Internet Fraud

If the prize notice asks for money or credit card information, IT IS NOT LEGITIMATE. Contest or lottery winners do not pay to win.

Unsolicited e-mails should not be opened. Banks, insurance companies will not ask you by phone or e-mail for your personal information. If unsure, call your bank or financial institution immediately.

NEVER GIVE OUT YOUR PERSONAL INFORMATION TO UNSOLICITED CALLERS!

BE ALERT - Ask questions

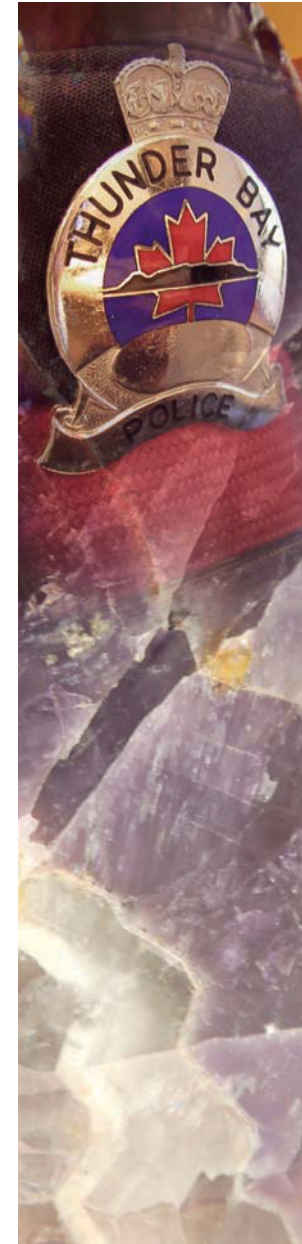
Listen carefully

Educate yourself

Refuse to be pressured

Tell Police

The Hidden Crime



ELDER ABUSE

Presented by
Thunder Bay
Police Service

ELDER ABUSE

One of the biggest issues for many seniors is safety both physical and financial.

This brochure is designed to help you recognize the risks and take steps to protect yourself and your loved ones.

WHAT IS ELDER ABUSE?

It is harm done to an older person that is violent or abusive. It is any act, or lack of action that causes harm to a senior when perpetrated by a person the senior should be able to trust. The abuse can be caused by a family member, a friend, a person that is relied upon for basic needs, care givers in nursing homes, retirement homes, long care facilities, etc.

Someone who commits elder abuse usually has control or influence over the older person. Victims of elder abuse often know their abuser and are ashamed, embarrassed or afraid to call the police. They depend on the abuser for food, shelter, personal care, companionship or transportation.

Many types of abuse or neglect are crimes. Call the police if you or someone you know has been abused.

Types of Elder Abuse

PHYSICAL

- Slapping, shaking, pinching, punching or other rough handling
- Sexual assault or any type of unwanted sexual activity
- Forced confinement in a room, bed or chair

PSYCHOLOGICAL/EMOTIONAL

- Humiliating, threatening or frightening an older person
- Not allowing person to make decisions
- Ignoring them or treating them like a child
- Insulting or giving orders or controlling the older person

NEGLECT

- Abandoning an older person
- Withholding food and/or health services
- Over or under medicating a person
- Leaving them in an unsafe or isolated place

Important Phone Numbers:

Thunder Bay Police General # 684-1200
Crimes against Seniors Unit 684-1039
Ontario Network for the
Prevention of Elder Abuse 211

Types of Elder Abuse

FINANCIAL

- Frauds, forgery, thefts or the dishonest use of a person's money or assets
- Misuse of Power Of Attorney or forcing someone to sign documents
- Stealing a senior's money, medications, pension/government cheques or possessions
- Overcharging or high pressure sales for services or products



Help is available!

Each circumstance of abuse is different and the Police can assist you in determining which course of action will be the best in your situation.

Reporting is an important step to protecting yourself or those you believe may be abused.