

Protect Yourself and Your Property:

A Guide for Savvy Seniors



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Have you ever seen events such as these?



Rough handling



Verbal harassment



Isolation



Untreated injuries

They may be signs of abuse or neglect

Introduction

In 1990, a national survey¹ found that four percent (4%) of adults 65 years and older had experienced some form of abuse or neglect. No national survey has been conducted since 1990.

New Brunswick has nearly 100,000 adults 65 years and older²; 4% would be about 4,000 individuals.

Even one abused older adult is too many!

Over \$1 million is lost to telemarketing fraud and scams every year; and over 80% of those who lose money this way are older adults.³

Identity theft is a growing crime in North America. It involves the unauthorized use of your personal information _ your Social Insurance Number (SIN), name, date of birth, address, credit card numbers, and bank accounts _ for criminal purposes.

In this booklet, the term "older adults" refers to persons 55 years and older.

This booklet offers some advice on how to protect yourself from abuse, neglect, fraud, and the theft of your identity. It suggests what you should do if you find yourself the victim of these experiences, or if you suspect others may be victims.

Abuse or neglect can occur in home or institutional settings. This booklet does not distinguish between these settings except in describing what you should do if you suspect abuse or neglect has occurred.

¹ Podnieks, E. et al. (1990). *National Survey on Abuse of the Elderly in Canada: The Ryerson Study*. Toronto: Ryerson Polytechnic Institute.

² Statistics Canada (2003) *Population by age and sex for New Brunswick*. 2001 Census of Canada. Information accessed from www12.statcan.ca

³ Phonebusters National Call Centre. Information accessed from www.phonebusters.com or call toll free to 1-888-495-8501.



What is Senior Abuse or Neglect?

Senior abuse is any act that causes harm to or jeopardizes the well-being and safety of an older adult.

Senior neglect is the failure to provide the necessities of life. Some neglect is unintentional and may be the result of ignorance or infirmity.

Both abuse and neglect can involve:

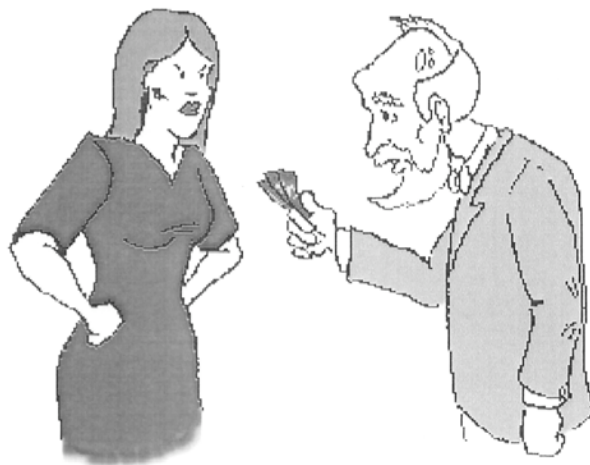
- Physical or sexual harm,
- Financial or property misuse, and
- Emotional or verbal mistreatment.

The 1990 Study of Elder Abuse in Canada reported that of every ten (10) cases of abuse:

- six (6) involved financial or property abuse,
- three (3) involved emotional or verbal abuse, and
- one (1) involved physical or sexual abuse.

The extent of neglect is harder to measure but likely occurs more often than is reported and may occur for more than half of all older adults at one time or another.

The difference between abuse and neglect is often unclear but neglect can very easily become abuse.



Financial or Property Abuse

Financial or property abuse involves the illegal, unethical or improper use of funds, property, possessions, or other resources that belong to an older adult.

Financial or property abuse includes:

- Doling out an older person's own funds as an "allowance."
- Using an older person's resources without replacement.
- Denying an older person services when funds are available.
- Permanently "borrowing" or outright theft of an older person's possessions.
- Extortion, fraud.
- Forgery, stealing pension cheques, or money.
- Denying an older person the basic necessities of life.
- Leaving an older person destitute.

Many forms of financial or property abuse are illegal under the Criminal Code of Canada. If you think financial or property abuse has occurred, consult your local police.

Financial or property neglect involves failure to provide the financial necessities of life such as providing:

- sufficient funds for day-to-day expenses or to pay monthly bills;
- a secure place to live;
- involvement in financial decision-making;
- essential services or treatment for vision or hearing, dental or medical needs, or transportation.

Symptoms of financial or property abuse or neglect include:

- Unexplained or sudden inability to pay daily expenses or bills.
- Older person living in a manner that does not reflect his or her known financial or property assets.
- Disappearance of possessions.
- Signatures that appear forged.
- Older person who is not able to provide a plausible explanation for expenditures or who is puzzled about financial decisions.
- Home in disrepair.



Physical or Sexual Abuse

Physical or sexual abuse involves physical harm or injury, unwanted sexual activity, or injury resulting in death.

Physical abuse includes:

- Pinching, squeezing.
- Pushing, pulling.
- Slapping, biting.
- Hitting, punching, kicking.
- Choking, throwing objects.
- Beating, throwing the victim.
- Physical or medicated restraint.
- Using weapons or poison.

Sexual abuse includes:

- Touching without consent.
- Using sexual labels such as "whore."
- Using older person for pornographic purposes.
- Demanding sex with threats.
- Using objects for sexual act.
- Sadism.
- Rape.
- Rape with other forms of physical abuse.

Physical and sexual abuse are crimes. If you think physical or sexual abuse has occurred, call your local police.

Physical neglect involves failing to provide caretaking obligations such as:

- adequate provision of food, water, shelter, or clothing;
- adequate provision of physical aids such as eyeglasses, dentures, hearing aids, walkers, canes, wheelchairs, and the like;
- adequate provision of personal care or grooming;
- necessary medications; and
- regular attention to the older person's needs.

Symptoms of physical or sexual abuse or physical neglect include:

- Injuries _ broken bones, burn marks, restraint marks, unexplained bleeding, internal injuries _ for which the explanation does not fit the evidence.
- Inappropriate grogginess, fatigue, depression, confusion, silence.
- Unexplained or untreated injuries.
- Older person looking fearful when explaining injuries, particularly in presence of caregiver.
- Seeking treatment from more than one medical practitioner or service for the same condition.
- Delay in seeking treatment.
- Malnourishment or dehydration.
- Missing dentures, hearing aids, eyeglasses, walkers, canes.
- Poor personal grooming.
- Dirty, tattered or inappropriate clothing.

Emotional or Verbal Abuse

Emotional or verbal abuse involves inflicting mental anguish on an older person.

Emotional abuse includes:

- Jokes, insults.
- Denying personal preferences (e.g., in food or activity).
- Not keeping promises, lying.
- Name calling, swearing.
- Silence, shunning.
- Demanding free baby-sitting or housekeeping activities.
- Repeated humiliation in front of others.
- Threatening retaliation.
- Declaring an older person to be incompetent when he or she is not.
- Threatening violence or institutionalization.

Both physical and financial abuse involve emotional abuse to some extent. While emotional abuse by itself is not illegal, it is certainly immoral and unethical. If you believe emotional or verbal abuse has occurred, contact New Brunswick's Family and Community Services – information may be obtained toll free in English from 1-888-762-8600 or in French from 1-888-762-8700; consult the "blue pages" in your telephone book, or refer to the abuse information on page 2 of your telephone book.

Emotional neglect involves failing to provide the emotional or social necessities of life such as:

- adequate opportunities to engage in preferred social activities;
- adequate opportunities for companionship;
- conversations that imply the older person is competent and responsible; and
- decision-making that involves the older person.

Emotional neglect may appear, on the surface, to do no apparent harm; but can very quickly become emotional abuse.

Symptoms of emotional abuse or neglect are often difficult to see or hear because they occur privately between the abused person and his or her abuser. The symptoms of emotional abuse or neglect include:

- Low self-esteem.
- Unexplained agitation or anxiety.
- Sleeping difficulties.
- Older person is non-responsive, withdrawn, deferential to abuser.
- Older person is excluded from conversation with others talking as if he or she were not present.
- Older person puzzled about decisions that affect him or her.
- Older person not attending previously attended social activities.
- Older person prevented from having contact with others

Self-neglect

Self-neglect occurs when older adults, by choice or lack of awareness, live in ways that disregard their health or safety needs, sometimes to the extent that this disregard becomes hazardous to others.

Older persons who neglect themselves are unwilling or unable to perform essential self-care tasks such as:

- providing food, clothing, adequate shelter;
- obtaining adequate medical care;
- obtaining the goods and services necessary to maintain physical and mental health, wellbeing, personal hygiene and general safety; and
- managing financial affairs

The symptoms of self-neglect are similar to the symptoms already outlined for physical, financial or emotional neglect.

Older people who neglect themselves usually live alone. More women than men neglect themselves because older women, when compared to older men, are more likely to live alone.

It is not clear how family and community members can assist in matters of self-neglect. Competent older adults, including those who live in situations of self-neglect, have the right to decide how they will live and what risks they will live with, and to refuse assistance and care.

Unless the individual is found to be incompetent, help can be offered but not forced upon the older person.

The main concern of family members and service providers in trying to prevent a older person from being self-neglectful is how to balance respect for independence and the right of the individual to make free choices with concerns for well-being and safety.

Each case must be treated individually by answering a basic question:

Does the older person fully understand the risk to him/herself and possibly to others as a result of self-neglect?

If the answer this question is "yes," then as long as the older person has sufficient information, is able to make decisions, and is not endangering others, then his or her choices must be respected. There is a real danger of intruding on the civil rights and privacy of an older person when intervening in cases of self-neglect.

If the answer to this question is "No," then you should consult the local office of New Brunswick's Family and Community Services.

Isolation and carelessness are the two main causes of self-neglect. Family and community members can help prevent self-neglect by ensuring that the older person remains in social contact with others.

Which Seniors are Most Likely to be Abused or Neglected?

Those seniors most likely to be abused or neglected are those who:

- are 75 years and over;
- live alone or with their abuser;
- are socially or geographically isolated;
- have increasing difficulties with physical or mental impairments; and/or
- are increasingly dependent on a caregiver for physical, emotional or social needs.

Both older women and men experience abuse and neglect but more women are abused than men.

The likelihood of abuse or neglect occurring increases with age and infirmity.

Abuse and neglect occur with roughly the same frequency in all cultures, ethnic and racial groups, and socio-economic classes. Just because a group respects its older citizens doesn't mean that abuse or neglect will not occur.

Who Does the Abusing or Neglecting?

Those who abuse or neglect seniors are likely to:

- be the primary caregiver;
- be middle-aged or older;
- be a family member;
- have low self-esteem;
- be financially dependent on the victim;
- be uninformed and unprepared for caregiving responsibilities.

In physical or emotional abuse situations, the abuser is most often a close family member who lives with the victim. In financial abuse situations, the abuser is more often a relative or paid worker who does not live with the older person.

The abuser may be experiencing distress brought on by:

- financial problems related to unemployment, underemployment or bankruptcy;
- his or her own medical problems;
- marital or family conflict;
- alcohol or drug abuse;
- increasing demands for caregiving;
- resentment because he or she has been placed in the responsible or what feels like the "parental" role

The abuser may have been abused as a child, although not everyone who is abused as in childhood becomes an abuser in adulthood.

Why Does Abuse or Neglect Occur?

The abuse of seniors is very complex, and in any single case, several different reasons may be identified. Possible explanations include:

- The need of one person to exercise power and control over another person.
- In some families, the family members have always interacted with each other based on harassment, impatience, and generally abusive behaviour. Such families may view abuse or neglect as "normal."
- Other family problems can include ongoing spousal abuse, a history of child abuse that continues into adulthood, or intergenerational conflict based on the need to share limited resources.
- Other explanations include greed, financial pressures, substance abuse.

Sometimes the environment around the older person creates conditions that support ongoing abuse or neglect. These conditions include:

- Lack of support from the surrounding community,
- Ageism or negative stereotyping of older persons, and
- Society's general acceptance of domestic violence as "normal."

Sometimes an older person becomes abused or neglected through isolation from the larger community. Isolation is not the same thing as "living alone." Three types of isolation can occur:

- **Social isolation** can occur when a caregiver controls who the older person is allowed to see and talk to.
Social isolation can also occur when family and friends with whom the older person normally interacts become sick, move away, or die.
- **Self-imposed isolation** can occur as a result of fear, shame, illness, or depression as a consequence of grief.
- **Geographic isolation** can occur when those who would normally be concerned about the older person live too far away for regular contact, or when transportation services are unavailable.
Geographic isolation can also occur temporarily during bad weather.

Sometimes abuse or neglect occur because caregivers lack information about how to properly care for an older person or have no skills in providing the type of care that is required. In such cases, the abuse or neglect may be unintentional but nevertheless damaging and dangerous.

Sometimes caregivers are troubled or unable to cope with long-term caregiving. They may need periodic care themselves.

Why Don't People Report Abuse or Neglect?

Those who live with or near the victim have the best chance to see or hear abuse or neglect, but may have a variety of reasons for not reporting it:

- "I can't tell who's abusing whom. That's just two people who can't get along."
- "If I report abuse, I'll never get out of having to help more and more."
- "Family matters are private. How can I be sure of what's going on in someone else's home?"
- "That's not my problem. I have enough of my own."
- "Interfering will just make matters worse."
- "If I report the abuse, he'll be put in an institution."
- "Why doesn't she leave if she feels abused?"

The older person may not report abuse or neglect for many reasons:

- "She'll put me in an institution."
- "He'll leave and I'll be all alone."
- "They'll get angry and the abuse will get worse."
- "I can't report members of my own family."
- "Nobody will believe me."
- "I must have brought this on myself."
- "He's promised it will never happen again."
- "Nobody cares about me anyway."
- "I have nowhere else to go."

The older person who is abused may also have an impairment that makes it difficult to report what is happening without tipping off his or her abuser.

Abuse or neglect that occurs in an institution may not be reported for other reasons, such as:

- fear of losing one's job;
- misplaced loyalty to staff members;
- belief that nothing will happen anyway;
- belief that the administrators will gloss over the problem because they don't want to be sued.

Abuse and neglect that occurs in an institution may be unintentional if staff members are not adequately trained to work with older residents or are ignorant about what behaviour is abusive. Symptoms of possible abuse in an institution include:

- The resident's account of what happened differs from that of the health care worker.
- The worker's account is not credible in light of the injury suffered by the resident.
- The resident is afraid, withdrawn, depressed, angry or agitated.
- The resident's behaviour changes when the health care worker enters or leaves the room.

Visit the older person regularly. Keep track of what's going on. Be aware of the resident's rights and report abuse to a trusted staff member.

What Can I Do to Stop Abuse or Neglect?

Existing domestic violence programs designed to protect women and children may not be effective when considering how to stop abuse or neglect of an older adult. Special approaches must be considered because:

- Older adults are more likely to be isolated than women and children.
- Neglect is generally not included in domestic violence programs.
- Society does not assign responsibility for the care of an older adult to any particular individual or agency.
- No legal requirements exist for reporting senior abuse.

Abuse and neglect of an older adult must be met through the combined actions of concerned individuals, family members, and members of the community at large

As a **concerned individual**:

- Listen and observe carefully; keep a written record of your observations.
- Talk to both the older person and the caregiver about what is happening; if the caregiver is employed by a service agency, talk to someone at the agency.
- Contact the New Brunswick Department of Family and Community Services in your region.

As a **concerned family member**:

- Help the older person decide how to deal with the situation.
- Keep in contact with older family members to prevent isolation.
- Find out about the rights of the older person in the province where he or she lives.
- Get to know the caregivers who are working with older family members.

As a **concerned community member**:

- Listen to the older people who live in your community.
- Provide support for both older people and their caregivers.
- Involve older people in community activities and decision making.
- Talk to each other.
- Be prepared to work with others to do something that will help both the older person and the caregiver.

Abuse information can be found on page 2 of your telephone book. While this information relates to the abuse of women and children, the same services can provide assistance with the abuse and neglect of older adults.

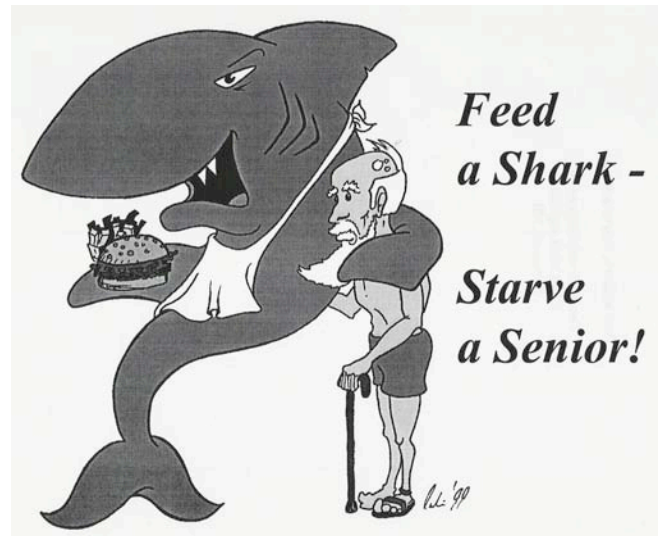
Record important telephone numbers on the last page of this booklet.

What is a Fraud?

Fraud involves obtaining money or property by deceit. Over 120 variations of fraudulent schemes are known, all involving a situation in which the victim expects to get money, a prize, or a gift in return for paying money that does not need to be paid. If an arrangement sounds too good to be true, it is! Most of us live with the unspoken hope of a windfall or a bargain and this hope can sometimes blind us to the fact that someone is taking advantage of us.

Thieves most often target well-educated people and those with higher household incomes. Thieves pick on seniors because they often have significant savings and they are often more trusting than younger adults. Seniors who are home alone during the day may be taken in by someone who sounds friendly and is willing to chat on the phone or at the front door. But contrary to popular opinion, seniors at home during the day are not the only victims; seniors who are out and about in the community can also become victims.

Also contrary to popular opinion, you rarely recoup your losses even when you report the crime to the police. Reporting the crime may prevent someone else from becoming a victim.



How Can I Tell if Someone is a Fraud Artist?

You can't! Those who are fraud artists are generally pleasant, likeable, well-dressed people. No one would be taken in by someone who is rude, badly dressed or unpleasant to talk to. Fraud artists are often:

- Intelligent, personable people who tend to sound concerned or helpful.
- Actors who can change their appearance to suit the occasion.
- Skilled liars and experts at making themselves sound believable.
- Equally likely to be a woman or a man.

Fraud artists may not look like hardened criminals but they are; and they should be reported to the police.

They have no scruples about taking money from someone who cannot afford the loss.

Fraud artists may know a great deal about you. If someone calls on the telephone or comes to your door and seems to already know you, ask yourself how come a stranger knows so much about you. Fraud artists obtain personal information, often illegally, from:

- Credit card information.
- Public records of births and deaths.
- Magazine subscription lists.
- Membership list of organizations.
- Forms filled out for other purposes (e.g., registering new appliances).
- Information provided on unsecured Internet sites.

What Are Typical Frauds?

A fraud artist may show up at your front door, usually unannounced, or may contact you by telephone. Fraudulent schemes may also come to you through your mail or email or through magazines or newspapers. Fraudulent schemes that involve the telephone are called telemarketing fraud and are similar to other types of fraud.

Fraudulent schemes have predictable features:

- A short "window of opportunity" to buy something or get in on something, often accompanied by pressure tactics.
- An offer that sounds exclusive or involves secrecy.
- An official sounding name that closely resembles a legitimate name (e.g., "Corporate Investment Certificates" rather than "Guaranteed Investment Certificates").
- An offer the seller will not provide in writing or refuses to answer questions about.
- Pressure to pay for something "up front," before that thing actually comes into your possession.
- If pressure tactics are not used, then the fraud artist will call back repeatedly trying to convince you that he or she is really helpful and can be trusted.
- An offer that sounds too good to be true!

Some telemarketing calls are legitimate; even experts have trouble telling legitimate from fraudulent calls.

The details of specific frauds vary. Some typical frauds are described on the next two pages in general terms.

Phoney investments _ investment deals that include far-away real estate developments, shares in dubious or non-existent companies, and stock schemes pitched by high-pressure brokers by telephone. Double-check all potential investment deals with a legitimate financial advisor.

Lotteries and Prizes _ range from a "free vacation" during which you will be subjected to hard-sell tactics to purchase a vacation property; scratch-and-win tickets that require you to obtain instructions by calling a "1-900" number for which you will be charged; and "prizes" that you can claim only if you send money to cover taxes, shipping or insurance. A legitimate prize has no strings attached.

Home Renovations _ unscrupulous contractors who fail to show up after you have paid a deposit, or who substitute inferior materials after you have paid for top quality. Call your Better Business Bureau or Chamber of Commerce to check for complaints filed against a contractor before you pay any money. Always get written estimates and give yourself 24 hours to reconsider before paying any deposit.

Phoney Charitable Appeals _ Always double check the name of a charitable organization to be sure it is one you want to support. Fraud schemes can involve names that sound like legitimate charitable organizations. Reconsider gifts to any organization that argues with you, suggests you donate immediately, or volunteers to pick up your money at your home.

Phoney Bank Inspector _ the caller claims to be a bank inspector who is trying to catch a dishonest teller and asks for your help. If you agree to help, you'll be asked to provide information about your personal bank account; then to make a large withdrawal and meet the caller somewhere private to exchange the money. You'll be reassured that the money will be returned to you. You'll be asked to keep the entire activity confidential. Neither bank officials nor the police would ask you to assist in this way. And once you have given out information about your bank account, the fraud artist can withdraw further sums of money without your consent.

The Friend-in-Need Fraud _ you receive a telephone call or email from someone who claims to be a relative of an acquaintance or a friend of your son or daughter. The caller explains that he or she is sick or stranded and in need of money for medical or travel expenses. If you agree to help, someone will pick up the money at your home or you will be asked to send funds by telegraph.

What Can I Do to Protect Myself from Frauds?

Some helpful do's and don'ts⁴:

- **Do** ask for the name and address of the company involved and a clear, written explanation of the offer the caller is making.
- **Do** ask the person to provide you with written material to study, including any money back guarantee, before you hand over any money.
- **Do** talk to family and friends, or call your lawyer or financial advisor, and get their advice before you make any large purchase or investment.
- **Do** hang-up on anyone who starts to pressure you over the telephone. It's not impolite to hang-up on a criminal.
- **Don't** pay for any prize or send any money to improve your chances of winning something. It's illegal to ask you to pay to enter a contest.
- **Don't** allow any caller to intimidate you or bully you into paying for something "right now." If the caller says, "You have to make your mind up right now" or "we must have your money today" – it's a scam.
- **Don't** give your credit card information to anyone over the telephone unless you initiated the call to a reputable organization.
- **Don't** give anyone information about your bank account over the telephone.
- **Don't** use a 1-900 telephone number to obtain information. Unlike 1-800 or 1-888 numbers which you can call without charge, you will have to pay for any call to a 1-900 number. Such calls are very expensive and the money you pay for such charges will go to the fraud artist. The telephone company unintentionally helps in such frauds by collecting the money owing, sending it on to the fraud artist, and threatening to cut off your telephone service if you do not pay up.
- **Don't** provide any personal information on any form you complete. Such information is not required in legitimate contests, lotteries or raffles.

If you don't know what to say, try one of the following – **then hang up!**

- "I'm not interested."
- "I never give out my credit card number or my bank account number."
- "I don't give to charities over the phone – send me something in the mail" – but don't give out your address.
- "I don't need [the prize] right now. Please send it to [a charity of your choice] in my name."
- "I need time to think about your offer."
- "I'll call you back if I'm interested."

⁴ American Association of Retired Persons (1999) *Don't fall for a telephone line: Stop fraud program kit*. Washington, DC: AARP

What is Identity Theft?

Identity theft⁵ has become one of the fastest growing crimes in Canada. It refers to all types of crime in which a criminal wrongfully obtains and uses another person's personal information in some way that involves fraud or deception.

An individual can become the victim of identity theft without having any direct contact with the thieves. Simply by doing things that are part of everyday routine _ charging dinner at a restaurant, using a credit or bank card to purchase gasoline, or submitting personal information to employers or various levels of government _ you may be providing the information an identify thief needs to access and use your personal information without your knowledge or permission.

There are many different ways to obtain your personal information:

- Stealing your wallet or purse to obtain the credit or debit cards or other related documents.
- "**Dumpster diving**" – rummaging through your trash, at home or at your place of business, to obtain personal information.
- "**Shoulder surfing**" _ looking over your shoulder while you enter your Personal Identification Number (PIN) into a bank machine or when you purchase something with your bank card. Don't let anyone distract you while you are doing this. An identity thief can use this information to drain your bank account.
- "**Spoofing**" _ an identity thief can create an email or website that looks legitimate; then ask you to enter personal information when you sign onto the site. Don't enter personal information through the Internet even if the website appears to be a legitimate one. Only provide information if you initiated the contact and know that the organization is legitimate.
- Another "spoof" involves an email that looks legitimate and claims your "account" with some firm (e.g., e-Bay) is about to expire. You are asked to fill in personal information to prevent your "account" from being cancelled.
- "**Double swiping**" – can occur when a dishonest store or restaurant employee swipes your card through a phoney machine or has a second machine attached to the legitimate one. This type of employee can then sell your personal information to an identity thief.
- Breaking into the databases of companies to whom you have given personal information for such customer reward options as AirMiles or Optimum cards.

⁵ Solicitor General Canada (2003). *Public advisory: Special report for consumers on identity theft*. Accessed from www.sgc.gc.ca/publications/policing/

How Do I Protect Myself against Identity Theft?

- Sign all credit cards when you receive them and never lend them.
- Cancel and destroy credit cards you do not use.
- Keep a list of your credit cards and their numbers in a safe place.
- Carry only the identification information and credit cards you actually need.
- Do not carry the card you received from the Government of Canada that indicates you are in receipt of the Old Age Pension and are eligible for age-related privileges. This card includes your Social Insurance Number (SIN) _ you can apply for one that does not show your SIN if you really want to use the card!
- Do not carry your Social Insurance Card; leave it in a secure place.
- Do not carry your birth certificate unless you are planning to leave the country
- Carefully review all the charges listed on your account every month. If any purchases were not made by you or you did not receive a monthly bill, notify the credit card company immediately.
- Shred or destroy any paperwork that comes into your home that relates to financial information.
- Be particularly careful to shred "pre-approved" credit card applications..
- Never give out personal information over the phone, through the mail or email, or over the Internet unless

you initiated the contact and know the person or company with whom you are dealing.

- Password-protect all your credit cards, bank accounts and phone accounts. Chose password(s) that you can remember so that you do not have to write it down.

If you think you have become a victim of identity theft:

- Contact your bank or credit card company immediately. Record the telephone numbers on the last page of this booklet.
- Report the matter to PhoneBusters National Call Centre _ by phone to 1-888-495-8501 or by email to info@phonebusters.com
- If the theft involved the Internet, report the crime to RECOL (Reporting Economic Crime Online) by filing a report online at www.recol.ca
- If you want to make an inquiry about an organization, contact the Competition Bureau by telephone at 1-800-348-5358 or by email at compbureau@cb-bc.gc.ca

To learn more about identity theft and other frauds, go to these websites:

www.50plus.com/money/
www.phonebusters.com
www.recol.ca
www.rcmp-grc.gc.ca/scams/

Who Do I Contact for Help?

Record the telephone numbers or email addresses of persons or organizations that can help you deal with:

Abuse or Neglect:

NB Family and Community Services

Local Police:

Fraud or Identity Theft:

Remove your address from the telephone book by calling 1-800-561-6283. Work your way through the

selection menu until you reach "Other Business." Then ask to have your street address removed from the next directory. The cut-off date for the next Directory is in March.

PhoneBusters

1-888-495-8501

info@phonebusters.com

RCMP

NB Commercial Crime Unit

(506) 452-3475

www.recol.ca

Bank/Credit Cards

Resources Used in Preparing this Booklet

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