

Senior Fraud PROTECTION KIT



Helping Seniors Stay Safely at Home



Brought to you by the
Home Instead Senior Care® Network
800-640-3914

Scammed:

It's the word no family caregiver wants to hear when it comes to a senior loved one.

The growing incidence of senior scams is putting many older adults in harm's way, threatening to strip them of their assets, their independence and their trust. That's why the Home Instead Senior Care® network has launched the Protect Seniors from FraudSM public education program and created this Senior Fraud Protection Kit.

In this kit, you will find helpful articles to educate you about senior fraud.




Specific topics include:

- [Financial Abuse Tactics](#)
- [Top Senior Scams](#)
- [Top 5 Reasons Why Seniors are Targets](#)
- [Impact of Crime on Elderly](#)

You will then find tools to help you assess the potential threat to a senior:

- [Senior Fraud Triggers and Targets](#)
- [Criminal Target Scale](#)

Finally, we've provided a series of checklists that you can use to help protect the senior:

- [Scam-Proof Your Senior Checklist](#)
- [Anatomy of a Scam Checklist: Senior Mail](#) 
- [Anatomy of a Scam Checklist: Telephone](#) 
- [Anatomy of a Scam Checklist: Computer](#) 
- [National Do-Not-Call Registry](#)
- [What to Do If Your Senior Has Been Scammed](#)

The Home Instead Senior Care network is dedicated to helping seniors stay safely in their homes.

If a senior is living alone and needs an extra set of alert eyes and ears, contact [Home Instead Senior Care](#) to find a local office near you.

800.640.3914.



Print Solution:

Print the Anatomy of a Scam checklists, laminate them if preferred, and place them by the phone, next to the computer, and on the desk—places where the senior can reference them quickly when they receive a questionable contact.

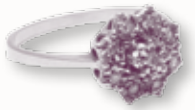


Financial Abuse Tactics

Cons against older adults aren't always acts of blatant theft. They can be subtle, like the retailer who over-charges an uninformed older adult or an individual who bills for a service he or she did not provide. A 2011 MetLife Study* has identified three elder financial abuse strategies: crimes of occasion, crimes of desperation and crimes of predation.



Crimes of occasion, or opportunity, are incidents of financial abuse or exploitation that occur because the victim is merely in the way of what the perpetrator wants. The elder has money, assets, and the like, and an occasion presents itself for the perpetrator to avail himself or herself of the resource.



Crimes of desperation are typically those in which family members or friends become so desperate for money that they will do whatever it takes to get it. Many of these family members are dependent on the senior for resources. The exploiting family member or friend comes to believe that, in return for care (actual or perceived and however little that care may be), he or she is due compensation (money, possessions, etc.).



Crimes of predation, or occupation, occur when trust is engendered specifically for the intention of financial abuse later. A relationship is built, either through a bond of trust created by developing a relationship or as a trusted professional advisor. The taking of assets is by stealth and cunning.

When seniors don't realize they are being swindled and the perpetrator knows no one is there to monitor the senior's transactions, large losses can result.

*MetLife; online at <http://www.metlife.com/assets/cso/mmi/publications/studies/2011/mmi-elder-financial-abuse.pdf>

Contact local law enforcement if you think someone has scammed your senior or might be trying to do so. For more information about protecting your seniors from scammers, contact your [local Home Instead Senior Care® office](#), or visit **ProtectSeniorsFromFraud.com**.



Top Senior Scams

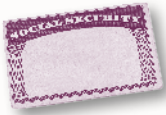
Canada's population of seniors is larger than ever before, making them a prime target for criminals who wish to prey on the vulnerable.

According to the Royal Canadian Mounted Police, the top scams involving seniors are:



Telemarketing Fraud.

Many reputable Canadian companies use the telephone to disseminate information about their goods and services. Hiding behind anonymity, criminals take advantage of seniors by sounding exactly like a legitimate business.



Identity Theft.

A voice on the phone asks, "Please verify the last three digits of your social insurance number; we believe that there has been fraudulent activity with your credit card." By invoking fear, scammers take full advantage of the elderly to obtain the necessary information, and exploit their identity.



Charity Scams.

The scammer calls you, and asks for a small donation on behalf of their charitable organization. Criminals succeed at deceiving people as they often use names of charities that sound extremely similar to distinguished ones.



Medical Fraud.

Qualified healthcare providers are the only ones eligible to provide medical treatment and sell medical supplies. Criminals will often try and offer medical services over the phone and/or by mail. Also, many scammers have been receiving free treatment by assuming someone else's identity, and using their health card.



The Prize Scam

Someone calls to tell you that you have won a prize (trip, money, car etcetera), but you must submit a payment in order to obtain the prize.



Business/Investment Opportunities

Scammers will call you proposing a once in a lifetime opportunity, promising high returns after you send a registration and/or investment payment.

Contact local law enforcement if you think someone has scammed your senior or might be trying to do so. For more about protecting your seniors from scammers, contact your [local Home Instead Senior Care® office](#), or visit [**ProtectSeniorsFromFraud.com**](http://ProtectSeniorsFromFraud.com).

Top 5 Reasons Why Seniors are Targets

Never underestimate the resourcefulness of scammers. Some drive around neighbourhoods during the day, looking for older adults working in the yard or getting their mail. Scammers make a note of addresses, return and try to sell the seniors on an unnecessary repair, such as getting their roofs fixed.



The Home Instead Senior Care® network along with North American security experts describe these common characteristics that make seniors vulnerable:

- 1. Availability:** Seniors are seen as a target because they are retired and less mobile, and at home for the calls. Scam artists can troll for victims because they can call or drop by.
- 2. Isolation:** Seniors are often alone because families move away and sometimes have little or no interaction with loved ones. Some seniors don't have others to help review large decisions.
- 3. Loneliness:** Because of their isolation, seniors' friendships often can be limited, and this can make them vulnerable to that friendly cold caller who drops by the house. Some scams are even perpetrated by seemingly trusted people who work to build new friendships with older adults and then prey on their vulnerabilities.
- 4. Sickness:** Chronic health issues mean that many older adults have difficulty maintaining their property. Scam artists know that. A senior may rely on outside sources for help. Unscrupulous workers can bilk seniors out of thousands of dollars for a job that should only cost hundreds of dollars. Dementia can exacerbate the problem.
- 5. Prosperity:** Money is one of the most notable reasons for senior vulnerability. Scammers see them as a supply of wealth that includes homes, property, life savings and other assets.



Maybe it's time to sit down with your senior loved one and calmly talk about scammers. If you and your senior live in different cities, it's a good idea to contact other relatives, friends and neighbours who could periodically check on them or consider the services of Home Instead Senior Care®.

Contact local law enforcement if you think someone has scammed your senior or might be trying to do so. For more information about protecting your seniors from scammers, contact your [local Home Instead Senior Care® office](#), or visit ProtectSeniorsFromFraud.com.



Impact of Crime on Elderly

The scammer had enough personal information that seemed to make his request convincing. He knew the elderly woman's husband was in the hospital when he called. So the older adult sent off the requested amount. Fortunately for the senior, a Western Union official became suspicious and held up the wire transaction until it could be verified. The scam was successfully averted, but the psychological damage to the senior continues. "She's still very upset," said a Home Instead Senior Care® franchise owner, who now provides CAREGiverSM service for the senior.

The damage may continue to be hurtful for some time for a senior who has been scammed. Seniors who are victimized by crime or who feel threatened by scammers may suffer these repercussions:

1. Physical and emotional impact.

They may recuperate more slowly, and life-threatening illnesses can occur.

2. Inability to recover financially.

If they lose income from a financial or real estate scam, robbery or burglary, they often struggle even more if they are living on a fixed income.

3. Loss of independence.

Studies have shown that crime is the catalyst that can bring an end to emotional and financial independence and curtail the lives and lifespan of seniors.

4. Diminished quality of life.

Inability to recover, worrying about the likelihood that it will happen again and regretting the consequences of that poor decision may drive victims to become reclusive, embarrassed and distressed, and suffer from poor self-confidence.

5. Vicarious victimization.

The National Center on Elder Abuse has identified a phenomenon called "vicarious victimization," which means the senior has not been a victim but fears being one. They may alter their lifestyle by withdrawing from society, abandoning friends, church and shopping. They may see the world in a warped perspective, which can happen to seniors who are homebound and get all their news from TV.

If your senior is living alone, a Home Instead CAREGiver can provide an extra set of alert eyes and ears for reassurance and protection beyond providing companionship, light housekeeping, meal preparation, medication reminders and transportation.

Contact local law enforcement if you think someone has scammed your senior or might be trying to do so. For more about protecting your seniors from scammers, contact your [local Home Instead Senior Care® office](#), or visit

[ProtectSeniorsFromFraud.com](#).



Yes, she was a grandmother. But the man on the other end of the phone wasn't her grandson. Instead, he was a scammer who said he was in trouble and needed her money.



Senior Fraud Triggers and Targets

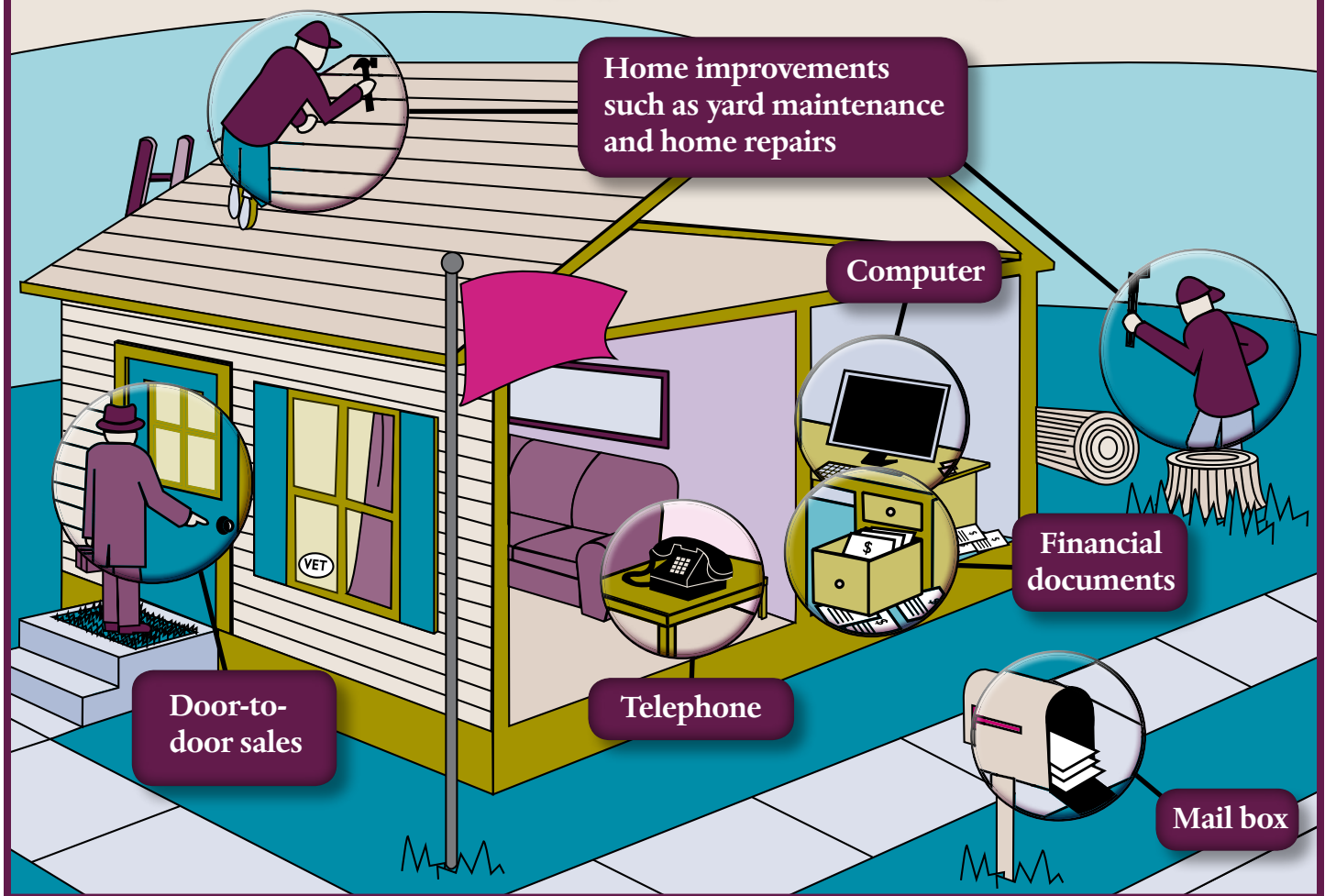


Image courtesy Home Instead, Inc.

Home is where an older adult should feel the safest. But scammers have found a way to invade the secure lives of seniors both inside and outside their houses. Fraudsters often troll neighborhoods looking for homes that could be owned by older adults. Seniors working in their yards or going to the mailbox during the day could make them vulnerable to door-to-door sales representatives or home improvement scammers. In addition, con artists can target seniors' mail, the internet and telephone, as well as unsecured documents.

The resources of the Senior Fraud Protection Kit at SeniorFraudProtectionKit.com can provide family caregivers and seniors with the tools to help make home the safe harbor it was always intended to be.

For more information about protecting your seniors from scammers, contact your [local Home Instead Senior Care® office](#), or visit ProtectSeniorsFromFraud.com.



Each Home Instead Senior Care® franchise office is independently owned and operated. Copyright ©2012 Home Instead, Inc.

Criminal Target Scale

The prospect of an older loved one falling prey to a scammer can send fear through the hearts of any family caregiver. The Home Instead Senior Care® network along with North American Security experts have developed this Criminal Target Scale, which can help families assess the vulnerability of a senior loved one.

| Answer the following questions to help determine your loved one's scam risk threat. | Yes | No |
|--|-----|----|
| My senior lives alone. | | |
| My older loved one is alone for long periods of time. | | |
| My older loved one has a land line phone. | | |
| My senior has few visitors. | | |
| My senior has never signed up for the Do-Not-Call Registry. | | |
| My older loved one would never be rude to anyone on the phone in an effort to end the call. | | |
| My senior has a computer and is on it every day. | | |
| My older adult likes to order online. | | |
| My older loved one sends donations to one or more charities. | | |
| My senior loved one is always looking for a needy cause. | | |
| My senior flies a patriotic flag. | | |
| My senior displays veteran's stickers in car/home windows. | | |
| My older loved one has an unsecured mailbox near the street. | | |
| My senior takes pain medication and leaves it on the counter. | | |
| My older adult often looks to neighbours and others for help. | | |
| My older adult is generally trusting of people's motives. | | |
| My senior has chronic health problems. | | |
| My senior has a computer, but isn't very familiar with how to use it. | | |
| My older adult has dementia or Alzheimer's disease. | | |
| My senior spends a lot of time outside during the day and enjoys engaging neighbours and anyone else who comes by in conversation. | | |
| My older loved one is worried that he/she might outlive his/her money. | | |
| My older loved one is always looking for ways to make extra money. | | |
| My older adult would do anything to help a grandchild, especially giving money. | | |

If you answered "yes" to three or more of these statements, your older adult could be at risk of a scam.



Check out ProtectSeniorsFromFraud.com to discover additional resources for helping to protect an older adult from scam.



Scam-Proof Your Senior Checklist



About seven in 10 crimes against older Canadians are never reported to police because victims did not believe the incident was important enough to seek help or because they dealt with the issue personally, according to Statistics Canada. Shame and embarrassment can play a role in an older adult's reluctance to talk about being scammed.

Family members may help seniors avoid the humiliation and potential financial devastation of a con. The Home Instead Senior Care® network along with North American Security experts and the Canadian Council of Better Business Bureaus, recommend these tips to help keep seniors from being exploited.



Shred documents that could be useful to criminals, including bank statements, credit card statements and offers, and other financial information. Documents that need to be preserved, such as tax filings and car titles, should be stored in a safe deposit box.



Insist that your senior check with the Canadian Council of Better Business Bureaus before he or she acts on a phone call or a piece of mail, or agrees to a visit from an unknown person, business or charity. Point out suspicious mailings, especially look-alike envelopes that mimic letters sent from Revenue Canada.



Add seniors to the national Do-Not-Call Registry. Instruct them to hang up if they get solicitation calls. Address the guilt factor by reminding an older adult it can be difficult to recognize a scam.



Insist that your senior never give out personal information nor agree to give money over the phone, rather ask for written information to be sent through the mail. The best rule of thumb is to "never provide information in a phone call that you did not initiate."



Make sure a charity is registered with the Canadian government. Make a written "giving plan" together: list which organizations the senior intends to support, and stick to it.



Establish a strong defense by posting a "No Solicitation" notice by a senior loved one's front door and help your senior to sort through his or her incoming mail. Watch TV with a loved one to monitor interest in infomercials or shopping shows.



Remember that all new technology has a learning curve. Educate your senior loved one about email and phishing tactics.



Watch for individuals who have befriended your loved one. Lonely or isolated seniors may be vulnerable to criminals who befriend them and provide companionship. Ask to talk to your parent's new friend to find out more. A thief likely won't stick around long to chat.



Seniors who are scammed may be embarrassed and try to hide what happened. Watch for changes in their lifestyle as well as any other unusual financial or business activity. If a senior can no longer handle his or her finances, encourage your loved one to put a plan in place that can help ensure bills are paid and assets are protected. That plan may include your senior designating a financial power of attorney or a representative to monitor credit card use, especially if he or she has dementia.



If you can't be there for your senior, find trustworthy people who can serve as eyes and ears for seniors by screening door-to-door scammers and others who seek to exploit by telephone or computer. Helpers could be neighbours, relatives, friends, faith community members or professional caregivers such as those from the Home Instead Senior Care network.



For more information about protecting your seniors from scammers, contact your [local Home Instead Senior Care® office](#), or visit ProtectSeniorsFromFraud.com.



Anatomy of a Scam Checklist: Senior Mail

The Canadian Postal Service continues to be one of the most effective vehicles for scammers to perpetrate crimes. These strategies, compiled by the Home Instead Senior Care® network along with North American Security experts, can help seniors protect themselves:

☐ Consider a second set of eyes to look over bill payments and mail.

☐ Don't send any personal information – Social Insurance number, bank and credit card account numbers, phone numbers or address – through the mail to anyone who you don't know, no matter what they've offered or promised.

☐ Never respond to a sweepstakes letter by sending a check to claim a prize.

☐ Only send checks to charities with which you are familiar and that have been cleared through the Canadian Council of Better Business Bureaus or the Canadian government.

☐ Don't respond to requests to send a "deposit" to "get started" with a work-at-home offer or a pyramid scheme.

☐ Buy and install a locking mailbox, or set up a P.O. box.

☐ Don't leave bill payment envelopes in your unsecured mailbox for pickup – take them to a postal mailbox.

Know the billing cycles, and act on any missing mail.

☐ Know when bank and credit card statements, and pension payments are supposed to arrive each month. Consider getting statements online.

☐ Follow up if bills or new cards do not arrive on time.

☐ Carefully review monthly accounts for unauthorized charges.

☐ If you order merchandise from a catalog and it doesn't arrive or isn't what you ordered, contact the company.

☐ If merchandise that a senior didn't order arrives COD (cash on delivery), do not open it, but send it back.

☐ If you're getting unnecessary mail, contact the sender and ask to have your name removed from the mailing list. To cut down on the volume of unwanted bulk mail, get off as many national mailing lists as possible.

☐ If you continue to get mail that is obviously a scam, take it to your local post office and the mail will be forwarded to the Canadian postal inspector.

Contact local law enforcement if you think someone has scammed your senior or might be trying to do so. For more information about protecting your seniors from scammers,

contact your [local Home Instead Senior Care® office](#), or visit

ProtectSeniorsFromFraud.com.



Anatomy of a Scam Checklist: *Senior Mail*

For more information about protecting your seniors from scammers, contact your local Home Instead Senior Care® office, or visit ProtectSeniorsFromFraud.com.

Contact local law enforcement if you think someone has scammed your senior or might be trying to do so.

- **Contact 1**

Phone: _____

Address: _____

Website: _____

- **Contact 2**

Phone: _____

Address: _____

Website: _____

- **Contact 3**

Phone: _____

Address: _____

Website: _____

- **Contact 4**

Phone: _____

Address: _____

Website: _____

Anatomy of a Scam Checklist: Telephone



There are plenty of strategies to get personal information by phone; in fact, new ones surface every day. So how can a senior discern a telemarketing scam? Compiled by Home Instead Senior Care network along with North American Security experts, these are tips to help avert telephone scams:



Don't give any personal information on the phone. Some scammers say they represent a bank or other reputable financial institution and falsely tell seniors that their financial information or credit card has been compromised.



Obtain a salesperson's name, business identity, telephone number, street address, mailing address, and business license number and verify that before you transact business. Some con artists give out false names, telephone numbers, addresses and business license numbers.



Don't trust that people are who they say they are. Some scammers say they are law enforcement officials who are trying to solve a crime that involves you, and they ask for personal information. Police always would contact a potential financial scam victim in person.



Don't buy over the phone from an unfamiliar company. Always check out unfamiliar calls from companies with your local consumer protection agency, the Canadian Council of Better Business Bureaus, The Canadian Anti-Fraud Centre or other watchdog groups.



Be wary when someone calls unexpectedly, even if they sound like the good guys. The real good guys will not ask for sensitive information.



Never respond to an offer you don't understand thoroughly.



Beware of statements like: "You must act 'now' or the offer won't be good." "You've won a 'free' gift, vacation or prize." But you have to pay for "postage and handling" or other charges. "You must send money, give a credit card or bank account number, or have a check picked up by courier." You may hear this before you have had a chance to consider the offer carefully.



Don't be afraid to stop or interrupt a caller if he or she is trying to sell something you do not want. Use phrases like: "I never buy anything over the phone." "I don't respond to telephone solicitation." "I'm sorry I'm going to have to hang up." Then just hang up.



Don't pay for a "free prize." If a caller tells you the payment is for taxes, he or she may be violating the law.



If you have been victimized once, be wary of persons who call offering to help you recover your losses for a fee paid in advance.

Contact local law enforcement if you think someone has scammed your senior or might be trying to do so. For more information about protecting your seniors from scammers, contact your [local Home Instead Senior Care® office](#), or visit

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- **Contact 4**

Phone: _____

Address: _____

Website: _____

Anatomy of a Scam Checklist: Computer

More seniors than ever are online. The Pew Research Center reports that 53 per cent of those 65 and older use internet or email, and one in three (34 per cent) now uses social networking sites.* The Home Instead Senior Care® network along with North American Security experts offer these tips:



Make sure your computer has all the security it needs and a security updating system. There are many anti-virus programs available, ranging from expensive to free, so check with a trusted source who is knowledgeable about computers.



When making online purchases, don't give out your credit-card number online unless the website is secure and reputable. Sometimes a tiny icon of a padlock appears to symbolize a higher level of security to transmit data. This icon is not a guarantee of a secure site, but it may provide some assurance; however, don't trust a website just because it claims to be secure.



Obtain a physical address rather than simply a post office box and a telephone number, and call the seller to see if the telephone number is correct and working.



Make sure you are purchasing merchandise from a reputable source. Do your homework on the individual or company to ensure that they are legitimate.



Avoid sending personal information. Scammers might send out email on bank letterhead and say there is a problem with the account and you need to update information, password and account number.



Guard your account information carefully. Be skeptical of individuals representing themselves as foreigners or foreign government officials asking for your help in placing large sums of money in overseas bank accounts. Do not believe the promise of large sums of money for your cooperation.



Learn to identify spam and scams. Don't respond to emails from people you don't know or to emails you haven't expected to receive. Above all, don't give out personal information, including your Social Insurance number and banking and credit-card numbers, to anyone you don't know.



Send an email to the seller to make sure the email address is active, and be wary of those who utilize free email services where a credit card wasn't required to open the account. Check with the Better Business Bureau from the seller's area. Check out other websites regarding this person/company.

<http://www.pewinternet.org/Reports/2012/Older-adults-and-internet-use.aspx>

Contact local law enforcement if you think someone has scammed your senior or might be trying to do so. For more information about protecting your seniors from scammers,

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Phone: _____

Address: _____

Website: _____

- **Contact 4**

Phone: _____

Address: _____

Website: _____

National Do-Not-Call-List



The Canadian Radio-television and Telecommunications Commission (CRTC) has a national Do-Not-Call List that limits the number of unwanted calls from telemarketers—with the exception of registered charities, newspapers looking for subscriptions, and political parties calling on behalf of their candidates.

You can register residential, wireless, fax or VoIP telephone numbers for free, and they will remain on the list for five years. After five years, the numbers must be registered again.

How to Register

People may register their residential telephone number, including wireless numbers, on the Do-Not-Call List at no cost. To register online, go to

<https://www.innate-dncl.gc.ca/insnum-regnum-eng>. To register by phone, call **1-866-580-3625**; for TTY, call **1-888-362-5889**. You must call from the phone number you wish to register.

How to File a Complaint

You can file a complaint Monday to Friday between 8:30 a.m. and 4:30 p.m. by calling toll-free:

1-866-580-DNCL (1-866-580-3625), toll-free TTY device: **1-888-DNCL-TTY (1-888-362-5889)**, via an electronic complaint form at <https://www.innate-dncl.gc.ca/pfac-fcca-eng>, or by mail. To process your complaint, you must either fill in the electronic form or otherwise indicate:

- Your phone number (where the call was received)
- The name or phone number of the telemarketer
- The date you received the call
- If mailing a complaint, send to: Telemarketing Regulation, c/o CRTC, Ottawa, Ontario, Canada K1A 0N2.
- If you think the call may be part of a fraud scheme, contact law enforcement authorities or The Canadian Anti Fraud Center (1-888-495-8501).

For more information about protecting your seniors from scammers, contact your [local Home Instead Senior Care® office](#), or visit ProtectSeniorsFromFraud.com.



Who to Talk to If You Think Your Senior Has Been Scammed

If you think an older adult has been scammed, several agencies may be of help. Please review the following to determine the right avenue for your senior loved one.

The Canadian Anti-Fraud Centre

The Canadian Anti-Fraud Centre is jointly managed by the Royal Canadian Mounted Police, the Ontario Provincial Police, and the Competition Bureau of Canada. The CAFC plays a key role in educating the public about specific fraudulent schemes and in the collection and dissemination of victim information, statistics and documentation, in order to provide investigative assistance to all law enforcement agencies. To find out how to report fraud, go to: http://www.antifraudcentre-centreantifraude.ca/english/reportit_howtoreportfraud.html.

The Ministry of Consumer Services

The Consumer Protection Branch administers approximately 20 consumer protection and business licensing statutes. The Consumer Services Bureau of the branch helps consumers and businesses resolve disputes. As a consumer, it's important for seniors to know their rights.

Royal Canadian Mounted Police

The RCMP operates Canada-wide and may be a useful resource in determining answers to issues ongoing across the country. Every day, the RCMP receives questions, comments and complaints about fraud. The website features tips and information about the most current and popular frauds operating in Canada.

Canadian Consumer Information Gateway

This website is a government online initiative that includes more than 35 federal government departments and agencies, more than 250 provincial and territorial partners, as well as selected non-governmental organizations. These agencies have come together in a unique partnership to promote Canadian consumer interests and awareness. This Industry Canada-led effort is designed to provide Canadians with easily accessible tools to help them make better decisions about goods and services in the marketplace.

Source: Adapted from Ontario Ministry of Consumer Services



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