

Age Well

A Handbook and Resource Guide For Older Adult Safety



Age Friendly
THUNDER BAY

A Great Community for Seniors

agefriendlythunderbay.ca

Elder Abuse Prevention Committee

TABLE OF CONTENTS

What is Elder Abuse and Neglect?	3 -24
• Protect Yourself From Abuse.....	6
• Physical Abuse.....	7
• Psychological and Emotional Abuse.....	8
• Sexual Abuse.....	9
• Abandonment and Neglect.....	10
• Financial Abuse.....	11
• Frauds and Scams.....	18
Stay Secure	25 - 29
• Stay Secure at Home.....	25
• Home Takeover.....	27
• Safety Out and About.....	28
Power of Attorneys, Wills and Funeral Arrangements	30 – 32
• Power of Attorneys.....	30
• Wills and Funeral Arrangements.....	31
• Advanced Care Directives/End of Life Wishes.....	32
Resources	33 - 44
• How to Help Someone Who is Being Abused.....	33
• Stay Connected and Active.....	34
• TV, Websites, Webinars and Other Online Activities.....	35
• Volunteering.....	37
• Elder Abuse Resources.....	38
• Crisis and Counselling Resources.....	38
• Lost/Stolen/Compromised Identification Information.....	39
• Fraud Resources.....	39
• Indigenous Older Adult Resources.....	40
• Legal Resources.....	41
• Financial Assistance.....	42
• Food Assistance.....	43

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The information and resources contained herein are an overview. The resources in the Thunder Bay area are extensive and we recommend that you contact www.211north.ca or dial 211 for other resources in your area.

WHAT IS ELDER ABUSE AND NEGLECT?

The World Health Organization defines Elder Abuse as:

The abuse of older people, also known as elder abuse, is a single or repeated act, or lack of appropriate action, occurring within any relationship where there is an expectation of trust, which causes harm or distress to an older person. This type of violence constitutes a violation of human rights and includes: physical, sexual, psychological and emotional abuse; financial and material abuse; abandonment; neglect; and serious loss of dignity and respect.

www.who.int/news-room/fact-sheets/detail/abuse-of-older-people

As we enter our “golden years” many of us find that we need some outside assistance. We have been independent most of our lives and, quite often, have been the ones who have helped others. Now, as we age, we come to the realization that we need some help in our lives.

Abuse and neglect of older/vulnerable persons is not new. It has existed in silence, denial and isolation for many years. The signs of abuse and neglect are not always easy to spot. You may not even know that you are being mistreated. Abuse can happen to anyone and certain factors, such as cultural/language barriers or mental or physical impairments, can increase a person’s vulnerability. Abused, older or vulnerable people are often socially isolated with few friends or family to confide in. Victims often know and trust their abuser. Those abusers could be neighbours, paid or unpaid caregivers, friends and even family members.

Older adult abuse can also occur in institutions, such as Retirement Homes and Long-Term Care facilities by staff members, residents or visitors. If you have any concerns about your care or any of the services that are offered within a Retirement Home or Long-Term Care Facility, they have procedures to file a formal complaint. If your concerns are not resolved at the Home you can contact:

**The Retirement Home Regulatory Authority..... 1-855-ASK-RHRA
(1-855-275-7472)
www.rhra.ca**

Long-Term Care Family Support and Action Line..... 1-866-434-0144

**Patient Ombudsman..... 1-888-321-0339
www.Patientombudsman.ca**

Not all seniors are able to communicate about incidents of abuse. It is important that those close to them are aware of the warning signs. Here are some signs that abuse or neglect may be happening.

- Unexplained injuries such as broken bones, cuts, bruises or injuries that do not fit the evidence.
- Inappropriate sexual comments and/or touching by a trusted other.
- Withdrawal from activities they enjoy doing. Isolation from family or friends.
- Shows signs or increasing signs of depression, anxiety, confusion.
- Unexplained conditions of dehydration, malnourishment or weight loss.
- Poorly maintained living environment.
- Unexplained transactions or unauthorized withdrawal of funds. Standard of living not in keeping within the senior's income or assets.
- Changing names on a will, bank account, or title to a house without permission.

In Canada, just because a person is a senior, does not mean these crimes are not criminal offenses. Perpetrators of abuse such as fraud, assault, uttering threats, theft, criminal harassment, domestic abuse and others crimes can be charged under the Canadian Criminal Code.

If you are concerned that a family member or a neighbour is being abused, the police can do a "Wellness Check." A Wellness Check can be initiated for concerns of health-related or abuse issues by calling the police at the numbers below. You can also call Crimestoppers if you want to remain anonymous. Anyone, such as a family member, friends, neighbours, PSWs, nurses who have concerns can make the call.

Talking to the police can be an important first step. They can help you determine the best course of action in each situation. They are there to assist you. You are in charge.

Important Phone Numbers and Contact Information

If you are in immediate danger, call **911**

Thunder Bay Police General Phone Number	807-684-1200
Crimes Against Seniors Unit	807-684-1039
Crime Stoppers	1-800-222-TIPS (8477)
Victim Support Line	1-888-579-2888
	www.ontario.ca/page/victim-services-ontario
Anishinabek Police Fort William Detachment	807-625-0232
OPP Non-Emergency	1-888-310-1122
Nishnawbe-Aske Police	1-888-310-1122

Abuse and/or neglect are seldom reported for a variety of reasons including:

- The abuser could be someone close to them and they don't want to see them get in trouble.
- The abuser is the only visitor/helper/caregiver.
- Fear of what the abuser will do if they find out they reported the abuse. Believing that if they speak up, they will not see their family members again and/or may lose their home and be placed in long-term care.
- Feeling ashamed because their family or caregiver is mistreating them. Feeling embarrassed at having been taken advantage of or scammed.
- Fear of loneliness. Many would rather remain in an unhealthy situation than be on their own and lonely.

Signs of Abuse

When someone is abused, there can be many long-lasting effects.

- Avoidance of anything that reminds you of the abuse.
- Changes in moods, depression, anxiety, isolation, helplessness.
- Lack of eye contact and nervous with others especially when abuser is present.
- Reluctance to talk openly, waits for abuser to respond to your questions.
- Feeling edgy and fearful, low self-esteem, withdrawal.
- Having flashbacks about the abuse.
- Insomnia and sleep deprivation, fatigue.



The best defence against abuse is knowing what it is and taking steps to keep yourself safe and secure.

PROTECT YOURSELF FROM ABUSE

- Whether you live in your own home, at a retirement home or long-term care facility, know your rights and ask for advice if you think something is wrong.
- For extra security in your home, apartment, retirement home or long-term care facility, there are many different forms of video recording devices that can be purchased. Video recording devices (not audio) are allowed in your, or your loved one's, personal space in retirement homes and long-term care facilities.
- Be educated and stay informed on current information about all forms of elder abuse especially financial abuse. This includes phone, internet and mail scams as, unfortunately, there are always new ways being generated to try to cheat people out of their money.
- Stay active, stay sociable. Stay involved with people and activities in your community. Joining a group, meeting new friends, setting up times for regular phone calls and visits from friends and family are some ways to do that. People who are isolated can become at risk for abuse or neglect.
- Have your own phone number and, if possible, check your own mail.
- Stay organized. Know where your important papers and financial records are. Let a trusted person know where you keep them and ensure only you have access to your bank accounts and if you need help ask someone you trust such as your Power of Attorney.
- Plan now for later. Get legal advice and make arrangements now for documents like Powers of Attorney, your will or your finances. Don't let anyone keep the details of your finances from you.
- If anyone is taking advantage of you tell someone you trust.

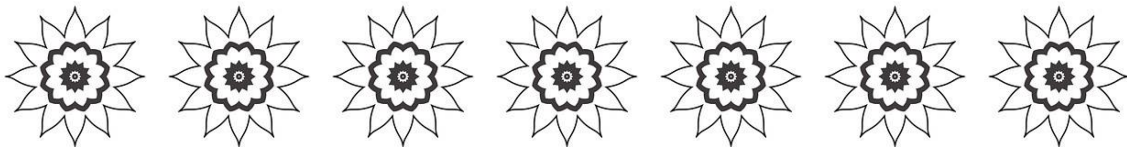


PHYSICAL ABUSE

Physical abuse is the intentional use of physical force resulting in injury, pain, impairment, harm or risk of harm. Abuse of any kind is unacceptable. Violence of any kind is never OK! It is not the victim's fault no matter what the abuser says.

Examples of physical abuse:

- Slapping, hitting, shaking, pushing, grabbing, kicking, choking, spitting, throwing objects at you or threatening to do so.
- Inflicting pain or threatening pain.
- Being unnecessarily rough when assisting with personal care such as dressing, brushing hair, etc.
- Holding or hugging when you are uncomfortable or have said "No."
- Forcible physical restraint against your will.
- Locking you in or out of the house.
- Can also be inflicted through medications, such as giving too much or withholding medications.
- Intimidating and threatening you either verbally or physically. The abuser hitting or kicking walls, doors, or other inanimate objects during an argument, throwing things in anger, destruction of property.
- Refusing to give or rationing essentials, which could include interruption of sleep or meals, transportation and other necessities.



PSYCHOLOGICAL AND EMOTIONAL ABUSE

Psychological and emotional elder abuse happen when an older person suffers harm through insults, yelling, or verbal harassment. Emotional abuse may be one of the most common ways to manipulate a senior. It can produce effects such as PTSD, low self-esteem, eating disorders, etc. — and in many cases, it is also accompanied by physical violence.

Emotional and Psychological Abuse can be:

- Threatening to harm you, your pets, children, or other people who are important to you and your personal belongings.
- Using hurtful words, insulting, giving orders, and/or saying things to intentionally confuse you. Mistreating and controlling you through your feelings.
- Humiliating, threatening or frightening you.
- Not allowing you to socialize, including access to telephone, friends, neighbours, or attending social gatherings.
- Continually pretending to not understand what you are saying, making you feel stupid, or refusing to listen to your thoughts and opinions.
- Questioning your memory of events or denying that an event happened the way you remember. Saying you are mentally unstable or incompetent.
- Dismissing you and your feelings. Not considering your wishes.
- Excluding you from decisions that affect you.
- Ignoring boundaries or invading your privacy.
- Threatening and holding things over your head such as “Give me gas money or I won’t take you grocery shopping.”
- Shunning, ignoring or lack of acknowledgement or treating you like a child.
- Verbal intimidation, being forced into making decisions against your will.
- Threats of institutionalization – “Do what I say or I’ll put you in a home.”
- Not allowing you to practice your religious beliefs, isolating you from your religious community, or using religion as an excuse for abuse.

SEXUAL ABUSE

In Canada, sexual abuse includes any unwanted sexual activity, such as unwanted sexual grabbing, touching, kissing, fondling and rape.

Sexual activity is only legal when both parties consent. Consent is defined in Canada's *Criminal Code* in s. 273.1(1), as the voluntary agreement to engage in the sexual activity in question. The law focuses on what the person was actually thinking and feeling at the time of the sexual activity. Sexual touching is only lawful if the person affirmatively communicated their consent, whether through words or conduct. Silence or passivity does not equal consent.

www.leaf.ca/news/the-law-of-consent-in-sexual-assault.

Some older adults could be more vulnerable to sexual abuse and could be unsure who to talk to. They might not know how to defend themselves from a predator. They may feel embarrassed. They may be isolated and feel lonely. They may have been previously abused and feel it is "normal." There could also be health and cognitive challenges they could be facing and feel threatened because they only remember some things that have happened and think they won't be believed.

Vulnerability in seniors can also be caused by conditions such as Dementia, Alzheimer's disease, and other conditions that cause the senior to be unable to give informed consent for sexual activity

Some examples of sexual abuse are when someone:

- Minimizes your feelings/needs regarding sex.
- Forces you to do sexual things you don't want to do.
- Makes degrading or offensive comments about your body or sexuality, or using sexual terms and language in a way that makes you feel uncomfortable.
- Makes sexual jokes and/or makes inappropriate sexual comments, remarks or suggestions.
- Catcalls and whistles that make you feel uncomfortable or objectified.
- Treats you like a sexual object.
- Touches you without your consent in unwanted or uncomfortable ways.
- Sends or asks for sexually explicit photos.
- Coerces you to watch pornography against your will.

Talk to someone you trust if this is happening to you.

ABANDONMENT AND NEGLECT

Abandonment and neglect could be the result of a caregiver not fulfilling their role (intentional) or not having the knowledge and ability to do so (unintentional), and may not realize how much help is really needed. It could be the result of self neglect by the senior as well. The senior may be dealing with grief, dementia or in denial about the assistance they need. They may feel ashamed about needing help or worried about losing their independence.

Some examples of neglect and abandonment are:

- Withholding care or not allowing the senior to access necessary services (home care, nursing) or medical attention.
- Leaving someone alone who is dependent in an unsafe or isolated place without planning for his or her care.
- Improper use of medication – over/under medicating.
- Not providing food or liquids, proper clothing.
- Failure to assist with activities of daily living, such as bathing, dressing and other personal hygiene.
- Denial of a senior's basic rights. Withholding food, clothing, shelter and/or health services.

Warning signs:

- Dehydration, lack of food or other necessities of life.
- Not getting medication on time and in the proper dosages.
- Untreated physical problems, such as bed sores, rashes.
- Unsanitary living conditions: dirt, bugs, soiled bedding and clothes.
- Being left dirty or unbathed.
- Unsuitable clothing or covering for the weather.
- Unsafe living conditions (no heat or running water; fire hazards).

FINANCIAL ABUSE

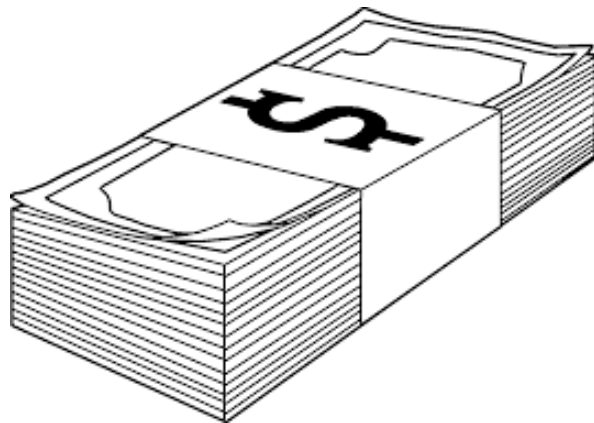
Financial abuse is the most common form of elder abuse in Ontario. It can happen at any time in our lives, but quite often it can start as we get older, or after an illness or death of a spouse or partner. Vulnerable people may find it more difficult to protect themselves from financial abuse or any other form of abuse, for that matter.

Financial abuse has many forms and the abuser can be someone you know, a family member, a friend or a scam artist (fraudster).

Some signs of financial abuse can include:

- Taking money from your bank account and/or not allowing you to have any say in financial decisions.
- Forging your signature, cashing your cheques, and not giving you all of the money.
- Not allowing you your money for groceries, clothing and other things you need.
- Misusing, making or changing your Will or Power of Attorney.
- Pressuring you to lend, or give away your money, possessions or property.
- Coercing you into selling or moving from your home.
- Forcing you to sign legal or financial documents that you don't understand.
- Someone has moved into your home under the guise of helping you without your permission.
- Frauds, scams, over-charging or high-pressure sales for services or products.

There are things you can do to protect yourself. Over the next pages we will be talking about what to watch for and ways to safeguard yourself from some of the different types of financial abuse.



IDENTITY THEFT

Identity theft is the unauthorized use of your personal information by someone else. It involves collecting and using information such as your name, date of birth, address, Social Insurance Number along with other personal details for criminal purposes.

What can you do to protect yourself from identity theft?

- Be extremely careful when you provide personal information on the phone or internet.
- Keep your access codes, user IDs, passwords and PINs secret.
- Be careful before you click on links in any email you receive. If someone you know has sent you a link, confirm with them that it came from them before clicking on it.
- Store SIN, birth certificates and passports in a safe place. Don't carry them with you.
- Store documents containing personal information in a secure place. Shred when you no longer need to hang on to them.
- Never give out personal information over the phone. Be careful even if you initiated the phone call.
- Pay attention to your billing cycles. Ask about suspicious transactions and missing bills.
- Immediately report lost or stolen credit cards or debit cards.

What should you do if you think your identity has been stolen?

- Notify your financial institution and the police.
- Keep records of your recent purchases and payments.
- Call **1-800-O-Canada (1-800-622-6232)** for information on where and how to replace your cards such as health card, driver's licence, Ontario Photo card and SIN card.
- Report the theft to a credit reporting agency such as Equifax or TransUnion.
- Check your credit report. If you do online banking many financial institutions now have a link on their website so you can check your credit report. You can also contact the credit reporting company and ask for a free copy of your report to be mailed to you.

Report identity theft to the **Canadian Anti-Fraud Centre**..... **1-888-495-8501**

Equifax..... **1-800-465-7166**
www.equifax.ca

TransUnion..... **1-800-663-9980**
www.transunion.ca

BANKING AND FINANCES

Here are some tips to help keep your banking and finances safe:

- If you are able, do financial transactions yourself. Take advantage of telephone and online banking, especially if it is difficult for you to get out.
- You can have pension cheques and most sources of income, deposited directly into your bank account. You can also have regular bills paid directly from your accounts.
- Never sign the back of a cheque unless you are in the bank to deposit them and don't sign blank cheques.
- Always review your bank and credit card statements carefully each month. Report any suspicious transactions and/or lost or stolen credit cards, missing statements, and cheques to your bank immediately.
- Ensure you understand every document you sign. Do not sign blank documents. It can be a good idea to ask someone you trust to look over contracts and other papers with you before you sign them.
- Do not give anyone your bank card or PIN (Personal Identification Number).
- With your bank, you can set up 1-2 trusted individuals (can be your Powers of Attorney) to be contacted, along with you, in case of suspicious account activity.
- Schedule regular reviews of your assets and spending with your trusted advisors. This can be a good way to keep your Powers of Attorney in the loop on how you like to do things so they are prepared to step in, in case you become ill or unable to look after yourself.
- Simplify your finances, so that there are fewer accounts to oversee and review.
- Put your important financial documents in a safe place. Let a trusted family member or friend know where you have put them.
- Keep a record of money you give away and note whether it is a loan or a gift.
- For major decisions involving your home or other property, get your own legal advice before signing documents.
- Be cautious if you open a joint bank account – the other person can take the money without asking. Be wary of those who are unusually interested in your finances.
- Shred receipts, bank statements, and any other sensitive documents before throwing them away.

Credit/Debit Card Fraud

Credit card and debit card fraud occurs when a con artist uses your card, or a copy, to make purchases or withdraw money from your account. Keeping your card in sight, memorizing your PIN, and shielding your hand when you enter your PIN are ways you can reduce the risk of your credit or debit card information being stolen and misused.

DOOR TO DOOR SALES

On March 1, 2018, Ontario banned unsolicited, door-to-door sales of certain household appliances to better protect consumers from aggressive and misleading sales at home.

Businesses will only be able to enter into a contract in your home if you contacted the business ahead of time and made an appointment for them to come to your home for the purpose of entering into a contract. Contracts that are in violation of the rules relating to door-to-door contract solicitation will be considered void, and you will be able to keep the goods and services with no obligations.

These rules apply to air cleaners, air conditioners, air purifiers, duct cleaning services, furnaces, water filters, water heaters, water purifiers, water softeners, water treatment devices, and any bundles of these goods and services.

In addition, businesses will need to keep a record of how contact was made and must provide you with clear information about your rights. All contracts signed in your home will also have a 10-day cooling-off period, allowing you to cancel the contract for any reason without penalty.

If you call for a repair, maintenance or any other reason, they are only allowed to leave information about the products and services they offer.

The best way to avoid these sales is to not answer your door and/or hang up when you get a call initiating the sales pitch. If you do happen to get caught up in this situation and open your door to a salesperson, remember:

- Certain products and services can not be sold or marketed door-to-door.
- Ask for photo ID and get the name of the person and the business.
- Never share personal information (e.g., an electricity or gas bill).
- Do not feel pressured to let them in to your home. If you ask a salesperson to leave, they must leave right away. If you feel unsafe, call the police.
- Look at the company name on the salesperson's business card and promotional material. See if it matches the company name on the proposed contract.
- Do not rely on a salesperson's opinion that your water heater, furnace etc. is unsafe or should be replaced.
- Local utility companies, municipalities, government agencies or regulatory organizations do not send salespeople door-to-door.
- You do not have to sign a contract on the spot. Make sure you read the contract to make sure you are positive that you know what you are signing and agreeing to. You can always ask a trusted person and/or get legal advice about the contract.
- If you do sign a contract in your home worth \$50 or more, you can cancel within 10 days by sending a registered, faxed, or emailed letter to the company.

DECEPTION AND DISTRACTION THEFT

Deception and distraction thefts are on the rise. These crimes occur when a thief steals something from you after tricking you into paying attention to someone or something else.

There are many different ways that this could happen. Here are a couple of examples:

You are approached in the parking lot and told that there is something wrong with one of your tires. While you are looking at the tires another individual steals your wallet or purse from the shopping cart or your vehicle.

You could be in the store and someone approaches you asking for help in reading a label or strikes up a conversation about a certain recipe or your outfit. While you are talking, their partner takes your purse, wallet or other already paid for items.

What can you do?

- If someone appears suspicious and randomly tries to engage in a conversation, pay close attention to your property.
- Shield your PIN (Personal Identification Number) when you make a purchase or cash withdrawal at an ATM.
- If someone is bumping into you or crowding you be careful. It could be an attempt to get your wallet or purse.
- Always keep personal items in your sight and don't leave them unattended.
- Be cautious if someone, who does not work at the store, offers to help you bag or carry items you have purchased.



TECHNOLOGY - COMPUTER AND CELL PHONE SAFETY

All of the technology in our lives now brings more opportunities for criminals to get our information. Below are some ways to stay safe when you are online either on your computer, tablet, or cell phone.

- Don't open any links or attachments you are unsure of. If it looks like it is from a company you know or a friend reach out to them to confirm they sent it.
- Unless you requested it, any emails asking you to reset your password or update any information on your account are phishing.
- Delete any messages that seem too good to be true, such as winning a contest that you didn't enter.
- Check emails for grammar and spelling mistakes – these are key indicators of fraudulent emails.
- Don't reply to spam email, even to unsubscribe and delete or mark as spam. It will let them know that it is a legitimate email.
- Protect your computer, cell phones and other electronics with antivirus and malware software.
- Only purchase goods or services online from reputable retailers that you trust.
- Never send money to a stranger in another country or province.
- Never give remote access to your computer to someone you do not trust. They can access any personal information and pictures that you have stored.
- Disable your webcam or any other camera connected to the internet when you aren't using it. Hackers can get remote access and record you.
- Always do your research before downloading applications or software online.
- Ensure regular software, application and system updates/patches are current. It is a good idea to change your passwords frequently.
- Logout of sensitive applications and webpages, such as online banking apps, when not in use.
- Keep Bluetooth turned off whenever it is not in use. Also turn off location sharing. Phones have built-in GPS that can pinpoint your location and some phones and apps give you the option to share that information.
- Do not use any open, public and/or unsecure Wi-Fi networks.
- Only download trusted apps from official online stores such as iTunes or Google Play.
- Periodically check downloaded apps. If you find an unfamiliar app on your phone or other device, delete it. Apps are easy to download and easy to forget, and some apps could be gathering your private information.

Website Security

When you visit a website, secure websites will have a closed “padlock” icon to the left of the address, and the web address in the bar will start with “https://” and not just “http:” This will show you that it is a secure website.

Web browsers such as Google and Firefox do their best to make sure that websites are secure and if they cannot verify that it is secure, they will mark the padlock with an ‘!’ or put a red line through it. You may not want to go any further on those websites.

Social Media

Don’t post your personal information on social media such as Facebook, Twitter and Instagram. Keep your privacy settings strong.

Sites like Facebook provide you with some level of control over your personal information. For instance, you can restrict who can see your full profile and photos, and who can find you in a search. You can also hide your list of friends from people who find you through a search. Check which setting works best for you.

Facebook Quizzes and Games

All those “getting to know you better” and “just for fun” quizzes you see on Facebook seem innocent enough. These scams are anything but innocent. They are designed to extract the personal information many people use to create passwords or answer security questions for their online accounts. Cybercriminals use these quizzes to hack into a user’s Facebook account. From there, they can do a lot of damage beyond simply taking over your Facebook account. They can use your information to get into your accounts, online and over the phone as well as steal your identity.

Get more online safety tips

Government of Canada “Get Cyber Safe” **www.getcybersafe.gc.ca**
Facebook..... **www.facebook.com/GetCyberSafe**

Cyber Seniors..... **807-699-6020**
They offer tech sessions with student volunteers to help to answer questions about using computers, cell phones etc.

Thunder Bay Public Library..... **807-345-8275**
The library has Technology Coaching and it can be accessed in the library. Call the above number to make an in-person appointment. They offer help with basic computer, internet and social media skills and how to use e-books, e-audiobooks and other forms of media found in their digital library.

Canadian Anti-Fraud Centre..... **www.antifraudcentre-centreantifraude.ca**
All Canadian could be targets of a scammer and their tricks. Click on the “Protect Yourself” tab to see many tips to help protect yourself while online.

PHISHING AND SPOOFING

What is phishing?

Phishing is the use of official-looking emails that direct a person to a fake website that looks identical or close to that of a legitimate business such as Netflix, Amazon, a business you may know, financial institution, government website, etc. They could also be using current event themes such as Ukrainian relief efforts or cryptocurrency, or COVID-19 where they say you can get test results, access to vaccines and fraudulent benefits programs.

These scammer's emails usually contain a link that will take you to their fake website to update your info. They may claim that you need to update your account or that you have a tax refund that you need to claim. Do not click on these links. They are attempting to trick you into providing your personal and/or financial information. Whether you enter your information or not, some will download a virus or malware onto your device which can lead to identity theft. Once they have your information, they can assume your identity and run up bills on your credit cards or take out loans in your name etc.

What is Spear Phishing or Spoofing?

Spear phishing/ Spoofing scams are another type of phishing scams. They involve scammers pretending to be from legitimate sources to convince individuals to send them money. These scams use your existing relationships between the person receiving the email and the person sending it. The sender's address appears to be the actual email address of the source they're pretending to be, a tactic known as spoofing. Spoofing is used by fraudsters to mislead victims and convince them that they are communicating with legitimate people, companies, or organizations.

Here are the main tools these thieves use:

- Caller ID spoofing - Fraudsters have the ability to change the phone number appearing on call display either by call or text message to display what looks like legitimate phone numbers for law enforcement agencies, financial institutions, government agencies or service providers and even friends.
- Email spoofing - Similar to Caller ID spoofing, they can also manipulate the sender's email address in order to make you believe that the email you're receiving is from a legitimate source.
- Website spoofing – Criminals can create fraudulent websites that look legitimate. The fake websites can pretend to be a financial institution, company offering employment, investment company or government agency.

Protect yourself from spoofing by:

- Never assume that phone numbers appearing on your call display are accurate. If it is someone asking for money or personal information don't respond, hang up, look up the phone number and call the person or organization that called you to confirm it was them. If it was fraud let them know. If it was via text message or email contact them by another means and let them know.

EXAMPLES OF FRAUDS AND SCAMS

Unfortunately, there are many frauds and scams that are happening. The following are some examples of the ones that can target seniors. These and more can be found at

Canadian Anti-Fraud Centre..... **1-888-495-8501**
www.antifraudcentre.ca

Emergency Scam

Emergency scams prey on your fear of a loved one being hurt or in trouble. These con artists claim to be someone you know and tell you they need money immediately. Some of these scenarios may include needing bail money because they've been arrested, being in a car accident, or having trouble returning from a foreign country.

Fraudsters are also now contacting victims via email or text message, claiming to be a loved one asking for a favour. For this favour, they'll ask you to send money or gift cards.

Grandparents Scam

A senior gets a phone call, typically on their home phone/landline, from a caller claiming to be their grandchild or calling on behalf of their grandchild. They say they need money as soon as possible, whether to pay bail, lawyers fees, hospital fees, ambulance fees, etc. They will say the payment is needed immediately.

These types of scams can target anyone, not just seniors or "grandparents". They claim to be law enforcement officials, lawyers and impersonate the grandchild/family member and they use urgency and threats to convince you to take out money. They can claim that there is a "gag order" preventing you from speaking about the situation. If you agree to pay the requested amount (cash or cryptocurrency), fraudsters will arrange to pick up the funds in person or will ask you to send cash in the mail.

You can protect yourself:

- If you receive a phone call claiming to be from a family member in an emergency situation, hang up the phone and contact them directly using a phone number you already have – not one provided by the suspected fraudster.
- If the caller claims to be a law enforcement official, hang up. Call your local police directly, using a phone number from a reputable source – not one provided by the suspected fraudster.
- Be suspicious of telephone calls that require you to immediately act and request money for a family member in distress. Listen to that inner voice that is screaming at you, "This doesn't sound right."
- It is important to know the Canadian Criminal Justice System does not allow for someone to be bailed out of jail with cash or cryptocurrency.
- Be careful what you post online. Scammers can get details you share on social media platforms and dating sites to target you or get names and details about your loved ones.

Romance scam

A scammer convinces you to enter a virtual, online relationship so they can gain your trust and affection. This can occur through email messages or fake profiles on social media and dating sites. Eventually, they may ask you for money for travel, a medical emergency or family assistance, making it seem urgent. They may also ask you to receive money for them, join a business venture and/or to invest in cryptocurrency and by doing so you might unknowingly be committing a crime. Scammers will also try to use any means necessary to convince you that their requests are legitimate.

Look out for these red flags:



- Someone you haven't met in person professes their love to you.
- The person wants to quickly move to a private or different mode of communication (email, text, WhatsApp, Google Hangouts, etc.).
- They always have an excuse not to meet in person.
- You receive poorly/oddly written messages.
- The individual claims to live close to you but is working overseas.
- They act distressed or angry to guilt you into sending money.
- The individual discourages you from discussing them or their situation with your friends and family (attempting to isolate you from those who may be suspicious of the relationship).
- Beware of fake dating sites. Scammers will host and create fake accounts to lure potential victims.

Charity and Donation Scams

A scammer contacts you to ask for a donation to a charity, association, federation, etc. The con artist uses high-pressure tactics to get you to donate immediately. A legitimate charity or fundraiser will not try to coerce you to give immediately. They will give you information about the charity's mission, how your donation will be used and proof that your contribution is tax deductible.

Ask the solicitor for the registered charitable tax number of the charity to confirm the charity's registration information with CRA by phone at 1-800-267-2384.

Things to know:

- The charity may not exist, or the scammer may not actually be associated with it.
- Registered charities don't accept cryptocurrency as a payment method.
- Refuse high-pressure requests for donations. To avoid charity scams, ask for information in writing before making a donation.
- If you would like to donate to a disaster relief campaign, such as Ukraine, it is recommended that you visit your local Red Cross.

Canada Revenue Agency Scam

A scammer claims to be an employee of either the Canada Revenue Agency or Service Canada. They state that you: have a compromised SIN number, have an outstanding case against you, owe back taxes, have unpaid balances, or committed a financial crime. They threaten that if you do not speak to them immediately, you'll be arrested, fined or even deported. The scammers may request payment via money service businesses, such as Western Union, pre-paid cards/gift cards or Bitcoin.

Tech Support Virus Scam

A scammer claims a virus has infected your computer. The communication might happen through website pop-ups that demand you call a number urgently, or unsolicited telephone calls claiming to be a Microsoft or other well-known computer company employee. They state that your computer is sending out viruses or has been hacked and must be serviced. They request access to your computer and may run programs or alter settings and they will walk you through how to give them that access. They may also ask you to pay a fee for fixing your computer via credit card or money transfer. In some cases, the scammer asks you to log into your bank account to transfer funds.

Air duct cleaning

A caller offers services that include air duct cleaning or furnace/boiler repairs at very low rates. If they do actually come by to complete the services they are of low quality, the warranties are invalid, and/or the repairs can cause potential risks.

Cellphone Service Provider Scam

A fraudster calls and claims to be from a cellphone service provider. They offer a deal that's too good to be true. The fraudsters proceed to ask for the victim's personal information including their Social Insurance Number (SIN) and Driver's License number. They can then use your personal information for identity fraud, order a cellphone using your identity, or order a cellphone and have it shipped to you but then tell you it was the wrong cellphone and you need to ship it back to the criminal's address.

If you get a call from your service provider, tell them that you will call them back and end the call. Look up the legitimate phone number for the company and communicate with them directly by always making the outgoing call.

Prize Winner Scams

Scammers contact you to tell you that you've won, or have a chance at winning, a prize or lottery. Their modes of communication can include email, mail, telephone, social media, website pop-ups and if you respond, the scammers tell you that before receiving any winnings, you must pay an advance fee or buy something. Payment may be requested through a money service business, such as Western Union, prepaid gift cards, or email money transfers. No winnings are ever received.



Landlord Spoof

Fraudsters will spoof the name of a person's landlord. They'll send an email to tenants asking them to send your rent payment through e-transfer or another payment method that is different from your usual arrangement. They will give an excuse for why the normal payment won't work. If you get an email like this, contact your landlord using the information you already have for them.

Rental scams

Fraudsters are creating classified ads for property rentals that are available in ideal locations. The ads are posted with below average prices to create more interest. Interested consumers will receive prompt responses with photos stolen from legitimate ads. To secure the rental, fraudsters will ask that a payment is made quickly via e-transfer, credit card, money transfer, Western Union, etc.



Mortgage scams

Title and Mortgage Frauds

Title fraud happens when fraudsters steal the title to your home without you knowing. They could sell your home or apply for a new mortgage against it. Title fraud usually starts with identity theft.

Mortgage fraud could be title fraud but it could also be a misrepresentation where someone has come to your home as a result of a sales call and you sign paperwork, without thoroughly reading it, to buy something (for example, duct cleaning, a water purification unit, roofing, driveway paving to name a few) from them. The papers that you sign end up being an application for a mortgage on your home.

To protect against title and mortgage fraud you could get Title insurance. Title insurance is an insurance policy that protects property owners and their lenders against losses related to the property's title or ownership, including from title fraud. It protects homeowners from fraudulent claims on their property and pays for legal expenses to re-establish the homeowner's title rights.

STEPS TO HELP TO PROTECT YOURSELF FROM FRAUDS AND SCAMS

There are many steps you can take to help protect yourself from many of these frauds and scams.

- Verify any organization or person that is asking you for money or donations by calling them back at a number that you have looked up yourself. Don't call them on a number the caller gave you. This will allow you to confirm they are legitimate.
- Don't give out your personal information over the phone or internet such as address, birthday, SIN, credit card or banking information unless you called them. If you did not initiate the call, you don't know who you are talking to.
- Don't be afraid to say "NO." Don't let their high-pressure sales tactics intimidate you. You can request them to send you information in writing or if they called you, you can hang up the phone.
- If you've received a call or other contact from a family member in trouble, talk to other family members to confirm the situation.
- Watch out for fake or deceptive ads, or spoofed emails. Always verify the company and its services are real before you contact them.
- Don't trust a message just because the email address looks legitimate; fraudsters can spoof the address.
- Beware of messages claiming to be from the Government of Canada, Canadian Revenue Agency (CRA) or a law enforcement agency. They will not contact you to offer funds via email or e-transfer.
- Banks will never send you unsolicited emails asking for confidential information like passwords, PIN numbers, credit card information, or access codes. If you see an email like that, don't open or respond and delete it.
- Closely examine anything that sounds too good to be true. It probably is!! "Take time. Slow Down."
- If you have to pay money or buy something to get a prize, it's a scam.
- If you think you may have been scammed or have had your identity stolen change your passwords online and notify your bank and credit card companies along with government agencies re SIN, driver's license, health card etc.
- Don't sign documents that you have not read.

STAY SECURE AT HOME

Security in Your Home

We all want to feel secure in our own homes. Break and enters and home invasion crimes unfortunately happen and it is always good to do check ups on what more we can do to safeguard ourselves, our loved ones and our belongings. Here are a few simple steps to take.

Outside your home

- Make sure your house number is visible from the front of your home. Keep shrubs and greenery below window levels.
- Install motion sensitive lights covering all entrances and garages/sheds.
- Don't leave spare keys hidden under anything near the door or in the mailbox and don't place notes on the door indicating no one is home.
- Whether you have a dog or not, it could be a good idea to put a "Beware of Dog" sign on your front lawn.
- If you have a window air conditioner, ensure it is secured from the inside to make it difficult to remove.
- It is also suggested not to have a family nameplate outside your home. A thief could use that to find your phone number and call to see if you are home.

Inside your home

- Keep blinds and curtains closed at night so nobody can see what you have from outside your home while you are sleeping.
- Keep exterior doors and windows locked even if you are home.
- Have deadbolts on exterior doors and add to the security of a patio door by using a patio security bar or piece of wood which will not allow the door to be opened.
- Don't have computers and expensive electronics by a window where they are visible from outside.
- Don't put personal information such as vacation plans, banking info on your refrigerator as it will be visible to everyone who comes in to your home.
- Create a home inventory of your personal belongings. You can include photos and video of your possessions to keep in a safe place. This is good for insurance purposes if something should happen.
- Consider a home alarm system. They can be set up to be as simple as you want with door and window sensors or include cameras and interior motion sensors etc. Electronic doorbells with a camera and microphone can be connected to a smartphone or device, to help to see who is at the door without having to open it. You can then decide if you want to answer or not.

In an apartment building

- Ensure, when you are “buzzing” someone in to the building, that it is the person you are expecting.
- Always try to see who is at the door before opening it. Look through a peephole. Ask any stranger who he or she is, what organization he or she represents and ask them to show their organizational identification. Keep the door locked if you are uneasy.
- Use your initials and last name on the intercom board.
- Secure windows and doors, including balcony doors properly. Don’t just assume they are secure and ‘out of reach’.
- Do not keep any valuable property in your locker room.
- Don’t get on an elevator if you are suspicious of or feel uncomfortable of other occupants. Wait for the next elevator. If you are already on the elevator and feel uncomfortable with someone getting on, get off. Always stand near the control panel. If something goes wrong you can push the emergency alarm button and all the floor buttons if you need to.
- When entering the underground parking, be alert to persons or vehicles following you inside. After entering the underground, try to wait for the overhead door to close to deter unwanted persons from entering.

Other home safety tips

- Get to know your neighbours and keep their phone numbers handy for emergencies.
- If you arrive home and it appears that someone has entered your home, do not go inside and do not touch anything. If there is still a burglar in your home do not confront them. Call police from your cell or a neighbour’s and wait for them to arrive.
- Carry a cordless phone, cell phone or emergency medical alert button with you at all times. Always use a hands-free carrying case.
- The most important thing to remember about safety is to be aware of your surroundings and stay alert.

HOME TAKEOVER

Perpetrators of home takeovers are individuals that tend to prey on vulnerable members of the community and may approach a person they know is struggling financially or someone who lives alone and is lonely. They may offer to stay and help with expenses or provide company, but they take over your home. It may seem innocent at first. The invited guest may need a place to stay and the victim may feel bad asking them to leave. This could turn into a fearful situation. You could be intimidated or threatened with harm to yourself or others you care about. The guest may use your home as a place to sell drugs, do illegal activities or steal from you.

Below are some questions you can ask yourself to see if you might be experiencing a home takeover.

- Is my guest doing something that could get them and/or myself in trouble with the police?
- Do they owe me money or pressure me to lend them money?
- Have I been noticing things around my home going missing?
- Does my guest invite other people over without my permission?
- Would they get angry if I asked them to leave?
- Do I feel unsafe or scared to be in my own home with them?



SAFETY OUT AND ABOUT

While on Vacation

- Have a family member, trusted friend, or neighbour visit your property occasionally to check on it, collect your mail, and maintain your front lawn/shovel the driveway if you are away for an extended period so it appears as though someone is home.
- Ask a neighbour to park their vehicle in your driveway while you're away. Disconnect your automated garage door opener if you have one.
- Secure all tools, patio furniture, and the barbecue by locking them down or storing them in a locked shed or garage.
- Get and set electronic timers on interior and exterior lights to give the appearance your place is not vacant of people.
- Never agree to deliver a parcel, letter, or others item across the border for a stranger. Criminals often seek vacationers to unsuspectingly deliver drugs or contraband this way.
- Check in with your family or friends when you arrive and let them know if you change your hotel or location. When appropriate, use the hotel safe.

In your car

- Organize your keys and other items before you approach your vehicle.
- Park at security-patrolled or staffed parking lots whenever possible. If this is not possible, park in the open and well-lit areas.
- Don't carry valuables, if you must, lock them in your trunk or glove box so they are out of sight.
- Lock the doors whenever you enter or exit your car.
- If you have car trouble, put on emergency flashers, call for help and lock yourself inside. If someone stops to help, lower your window slightly, but do not get out of the car. If you have not been able to get hold of help, you can ask the stranger to call a service truck or the police for you.
- Most older drivers enjoy the use of their cars and handle them with skill and care. It should be remembered, however, that over the years your vision, hearing and reflexes are not the same as when you were younger. It is also a fact that, if you are involved in a traffic mishap, older drivers are more susceptible to injury.
- At the age of 80 and every 2 years thereafter, drivers must complete a written test, a vision test, and a 90-minute workshop on traffic safety and the issues surrounding the mature driver. If a driver over the age of 70 is in a collision, the Ministry can require that a road, vision and written test be completed.

Cell phone, purse and wallet safety

- Never carry large amounts of money or valuables on you or in your purse or wallet.
- When opening your purse in a store, bank ATM (Automated Teller Machine) never allow anyone to see how much money you have on you.
- Always keep your purse, cell phone or wallet close to you. When shopping, don't let yourself be distracted by strangers.
- Never leave your purse, cell phone, or wallet unattended in shopping carts.
- Keep a record of all documents inside your wallet. If your purse, wallet or cell phone are stolen call police immediately. Also see the Lost/Stolen Identification Section for important information and numbers to report your cards etc. missing.
- Do not talk or text on cellphones while driving.
- Be careful while using a cellphone while walking or performing other duties. Distracted walking injuries are on the rise. As well, you cannot focus on your surroundings as easily.

Some general safety tips when out and about

- Take note of people around you, don't feel pressure to talk to strangers.
- When walking, walk with confidence. If you are feeling uncomfortable while walking, go to the nearest public place and request assistance.
- At night, walk only in well-lit areas and avoid shortcuts where you may be vulnerable. Also, it is a good idea to wear or carry something reflective.
- If you get a ride home, have the driver wait until you get inside.
- When crossing at intersections, be sure you have eye contact with drivers who are turning to make sure that they see you.
- Pay attention to the surface you are walking on. Be alert for sidewalks in disrepair, wet or dry leaves, grass and other areas which may be slippery.
- Be alert to cyclists, skateboarders and others that are walking and texting.

POWER OF ATTORNEYS, WILLS, AND FUNERAL ARRANGEMENTS

Power of Attorneys

What is the purpose of Powers of Attorneys?

Powers of Attorneys are legal documents that give someone that you trust the ability to make financial and/or health care decisions for you, should you become unable to make those decisions yourself. This trusted person does not have to be a lawyer to be your “Attorney”. The naming of a person or people in your Powers of Attorney documents is important and should be of your choosing. They can be a relative, a friend or a professional you trust. It is also important for all Powers of Attorney to include a clause that says that the document does not come into effect unless the person is deemed incapable of making an informed decision for himself or herself.

There are two types of Power of Attorneys

Personal Care Power of Attorney

The person or persons that you decide to be your Personal Care Powers of Attorney can make decisions about your health care, medical treatment, housing, and other personal aspects of your care such as meals and clothing if you are unable to make those decisions.

Continuing Power of Attorney for Property

The person or persons that you decide to be your Continuing Powers of Attorney for Property can do the following should you become unable to make these decisions yourself. They can pay your bills, sign cheques, collect money owed to you for you, buy or sell real estate, and manage your investments. Without an attorney for property, your family, including your spouse, cannot automatically step in to make financial decisions for you. They might have to go to court to become your court-appointed guardian. The government may have to make decisions for you through the Office of the Public Guardian and Trustee, but only as a last resort. Family members may be able to take over after.

Where Can I Have My Power of Attorneys Created?

Power of Attorney Kits are commercially available. You may also wish to contact a lawyer of your choosing to assist you when completing these documents.

The **Province of Ontario** has a booklet that contains the instructions and forms for Continuing Power of Attorney for Property and Personal Care at the following:

www.publications.gov.on.ca/300975

Or you can go to the **Office of the Public Guardian and Trustee** at

www.ontario.ca/page/office-public-guardian-and-trustee

Click on “Make a Power of Attorney” and the website will walk you through the steps.

WILLS AND FUNERAL ARRANGEMENTS

What is the purpose of a will?

Many people believe that it is difficult to put together a will as well as costly and it is meant for those with wealth. A will is meant to state your wishes after you die whether you have a large or small estate. There are cost friendly ways to create a will that include "Will Kits" and websites that can help you to design your will. You can also get a lawyer of your choosing to assist you with your will and Powers of Attorneys.

A Will is a legal document which communicates your wishes after you die and ensures that your estate is distributed in the way you want it to be. A will can outline how your financial affairs will be taken care of. It will cover your estate which is comprised of personal property, land, heirlooms, financial assets, and any outstanding debt or loans. It can also include your final wishes such as funeral arrangements and your hopes for your beloved pet, if you wish. It essentially gives you control over what happens when you are gone.

Besides deciding what you want to happen with your estate and your final arrangements you will have to name an executrix or executor (also called an estate trustee) and an alternate person. It can be a good idea to name more than one person to be your executrix/executor either together or severally. They will be able to help each other to follow through with your wishes and hold each other accountable. It will need to be someone that you trust to carry out your wishes and are responsible and good at handling money.

Funeral Arrangements and Prepaid Funerals and Wishes

If you have made arrangements and/or prepaid any of your funeral expenses, put all the appropriate receipts and other evidence of payment and special arrangements that you would like, with your will for safe keeping. It is always wise to share this information with the person who will likely make the arrangements or the ones you name as your executor(s)/executrix so that they will know where and what it is that you want.

Keep in mind that you can be as specific as you like when making these arrangements, such as music to play, who you would want to be invited or not invited to your funeral/memorial service, what you want to be wearing if there is a viewing or the clothing you want to be cremated in, etc.

The service provider will review the contract with your legal representative and let him or her know if there are any extra costs to be paid at that time.



ADVANCED CARE DIRECTIVES/END OF LIFE WISHES

In Ontario, Advanced Care Directives/End of Life Wishes can be written in a “Letter of Wishes” which can include information on what kind of treatments you want at your “end of life.” These are to be included with the Power of Attorney for Personal Care. The aim is to provide a guide to the person(s) you have appointed as your Power(s) of Attorney for Personal Care to make decisions in your best interest, if you have lost the ability to make or communicate decisions.

There are many things that can be covered in this letter. Here are a few examples:

- Your wishes for your medical treatment.
- Where you want to be cared for at the end of your life.
- Any values or beliefs that affect the way you want to be cared for.
- Who you want around you.
- Any foods you like to eat, clothes you like to wear etc.
- Is it more important for you to be pain free or lucid? How would you like your pain to be managed?
- How self-sustaining do you need to be? What do you need to be able to do for yourself?

There are always a few things that you need to remember when writing a “Letter of Wishes.”

- Talk to your Power(s) of Attorney about your wishes. They are the one who will let your health care providers know what you want, if you are unable.
- Know that you will need to review your “Letter of Wishes” regularly to ensure that your wishes are still the same.
- Be thoughtful and cautious about what you are putting in writing.

More information on Advanced Care Planning

Advance Care Planning Ontario..... **1-800-349-3111 ext. 231**
www.advancedcareplanningontario.ca

Dying With Dignity..... **1-800-495-6156**
www.dyingwithdignity.ca

Click on “Education & Resources” then “Advanced Care Planning Kit”

HOW TO HELP SOMEONE WHO IS BEING ABUSED

Talk to them and listen unconditionally. Let them know that you are a safe ear.

Let them know, when the abuser is not around, what their options are.

Give them some resources they can contact when they are able.

Help them to make a safety plan in case they have to leave quickly.



Safety Planning Checklist

In the event that you are in a situation that you may need to leave quickly, you may consider putting together an emergency kit. Some of the items that you may want to include are:

- A list of emergency phone numbers.
- Emergency money for the possibility of needing a taxi, hotel, etc.
- A list of medications, name and phone number of pharmacy, and at least 3 days worth of medication.
- Extra clothing, glasses, hearing aids and assistive devices such as cane, walker, wheelchair, etc.
- A safe place to go in case of an emergency (both inside and outside of your home).
- An escape route from your home.
- Laptop computer, keys for your home, car, safety deposit box.
- Copies of relevant documents such as identification (S.I.N., birth certificate, credit card, debit card, health card), marriage certificate, notice of assessment from most recent income tax, lease, rental agreement, house deed, passport, immigration papers, etc.)

STAY CONNECTED AND ACTIVE

Staying active and connected in your community is a great way to help avoid becoming isolated and at risk of being abused. On the next few pages are some ways to stay involved.

Our 55 Plus Centres and Community Centres have many great programs to choose from.

You can find programs that are offered in the recreation guide “The Key.” It can be found on The City of Thunder Bay website at www.thunderbay.ca clicking on “Recreation”, then “Recreation-Guide”. Printed copies are available at City of Thunder Bay facilities, community agencies and recreational facilities, as well as the following:

55 Plus Centres Thunder Bay

www.thunderbay.ca Click on “Older Adults”

The 55 Plus Centres facilitate a wide array of programs and services on site and off, such as book groups, knitting, painting, seasonal activities, walks, darts, bowling, photography club, Coffee Shop Hop and many others.

Thunder Bay 55 Plus Centre
700 River Street
807-684-3066

West Arthur Community Ctr 55 Plus Programs
1914 Arthur Street West
807-625-3135

Community Centres

Current River Community Centre
450 Dewe Avenue
www.currentrivercom.com
807-683-8451

South Neebing Community Centre
1841 Mountain Road
www.southneebingcc.ca
807-631-9076

North End Community Centre
954 Huron Avenue
www.northendcommunitycentre.com
807-343-2920

North McIntyre Community Centre
2051 Government Road
www.northmcintyrecentre.com
807-767-1400

Oliver Road Community Centre
563 Oliver Road
www.thunderbay.ca/oliverroadcc
807-345-9531

Vale Community Centre
420 Vale Avenue
www.thunderbay.ca/valecc
807-625-2304

West Thunder Community Centre
915 Edward Street S.
807-475-9396

Vickers Heights Community Centre
1695 Broadway Avenue
807-577-9067

TV, WEBSITES, WEBINARS AND OTHER ONLINE ACTIVITIES

The internet opens other possibilities to find ways to stay connected and active. The ability to do online courses, participate/watch webinars (a seminar/workshop on the internet) take exercise classes, self help groups, the list is endless. Here are a few suggestions.

Age Friendly Thunder Bay..... www.agefriendlythunderbay.ca

A great website with a regular newsletter, webinars and videos. They can be found under the “Resources” tab along with:

- **GIANTs** which is **Grand Individuals Aging with Neighbours in Thunder Bay** has amazing resources, videos, support, and blog posts.
- **Age Friendly TV Show on SHAW**
Shaw Spotlight hosts “Age Friendly”, hosted by Rebecca Johnson. A monthly show all about everything senior in Thunder Bay. The show can be viewed daily on SHAW cable 10 at 5:30 am, 12:30 pm and 5:30 pm. You can also view these online on the “Age Friendly Thunder Bay website.

Elder Abuse Prevention Ontario..... <https://eapon.ca>

There is an abundance of webinars and other information on this website for seniors such as, elder abuse, doing your taxes, powers of attorney, ageing gracefully, staying active and the list goes on. You can sign up for their newsletter and webinars on their website, or for notifications of their upcoming webinars.

Cyber Seniors..... www.cyberseniors.org/age-friendly-thunder-bay

Great webinars. You can sign up for current or archived webinars. They cover a wide array of topics including finances, healthy living and safety online. You can also view the Age Friendly TV Show on their website. They also offer tech sessions with student volunteers to help to answer questions about using computers, cell phones etc.

For this service call..... **807-699-6020**



Thunder Bay Public Library..... www.tbpl.ca

The library provides a wide variety of programs and services. Along with traditional services such as book, magazine and audio-visual loans, they offer information services including connections to street outreach nursing and social workers.

Libraries are community hubs where you can access computers and the internet, language learning services, employment resources such as resume writing assistance and interview preparation and a variety of workshops and information sessions. They have various programs for children and their caregivers as well as a lending library which includes things such as garden tools, walking poles, fishing gear, pedometers and much more.

The library offers a Home Service Program to provide an array of materials to those who are homebound and/or visually impaired. They can be delivered by volunteers on a monthly basis or could be picked up by a family member or friend as needed. Materials include regular and large print books, and music CDs and audio materials in cd-book and mp3 formats. There are also e-Books, e-Audiobooks, music and so much more to access from the comfort of your home, if you have access to a computer or tablet.

At the Friends of the Library Used Bookstore, you will find used hardcover and paperbacks on all subjects. Prices start at \$1.00, with some items individually priced, based on condition. Audio visual materials and magazines are also for sale at reasonable prices! All proceeds from book sales are donated to the Thunder Bay Public Library.

Brodie Community Hub..... 215 Brodie Street S..... **807-345-8275**

County Park Community Hub..... County Fair Plaza
1020 Dawson Road..... **807-345-8275**

Mary J.L. Black Community Hub..... 901 Edward Street S..... **807-345-8275**

Waverley Community Hub..... 285 Red River Road..... **807-345-8275**

Friends of the Library Used Bookstore
Southside Book Nook..... Brodie Community Hub..... **807-623-2409**
Ground Floor (Fall 2023)

55 Plus Centres Support Services Thunder Bay..... 807-684-3471
www.thunderbay.ca click on Older Adults then Support Services

The “Older Adult Unit's Support Services Program” provides Friendly Visiting and Telephone Assurance programs where a volunteer is matched with an isolated older adult to provide home visits or telephone calls. The “Walk-a-Bit” program, where a volunteer accompanies housebound seniors, who reside in their own homes/apartment on short weekly walks and the “Snow Angels” driveway shovelling program in the winter months are also available. These services help seniors maintain an independent lifestyle by reducing isolation and loneliness through the support of friendship and socializing. Programs are free of charge.

VOLUNTEERING

Volunteering is a great way to stay active and connected. Below are some places that you can find out about volunteering opportunities. You can also contact your favourite charities and non-profit organizations to find out the volunteering opportunities they have available.

Thunder Bay Public Library..... 807-345-8275
www.tbpl.ca

Thunder Bay Public Library has volunteering opportunities which is a great way to stay involved in the community.

Volunteer Thunder Bay..... 807-623-8272
www.volunteertThunderbay.com

Helps individuals find volunteer opportunities that suit their interests and schedule.

City of Thunder Volunteer Services..... 807-625-3169
www.thunderbay.ca click on Recreation and then click on Volunteer

Provides volunteer opportunities throughout the year in Thunder Bay and offers on-site orientation or training sessions prior to placement.

Thunder Bay 55 Plus Centre..... 807-684-3277
www.thunderbay.ca

Click on Recreation, then Volunteer, then Opportunities throughout the City

Offers a wide range of volunteer opportunities with the 55 Plus Centre and the West Arthur Community Centre programs.

Thunder Bay 55 Plus Centre..... 807-684-3276
Support Services Volunteer Opportunities

Volunteer opportunities are regularly available within the following “Friendly Visiting,” “Telephone Assurance,” “Walk-A-Bit” and “Snow Angels” programs.

Age Friendly Thunder Bay..... 807-633-7723
www.agefriendlythunderbay.ca

Join an Age Friendly Working Group and work collectively to help advocate for older adults in Thunder Bay. Opportunities can be available on the Board of Directors, Elder Abuse Committee, Advocacy Committee, Marketing, etc.

ELDER ABUSE RESOURCES

Elder Abuse Prevention Ontario..... **416-916-6728**
<https://eapon.ca>

EAPO is recognized as the leading provincial organization in elder abuse prevention for Ontario. Their mission is to create an Ontario that is free from abuse for all seniors. They provide support to seniors affected by abuse, foster public awareness, deliver training, and community-building.

Province of Ontario: Information About Elder Abuse
www.ontario.ca/page/information-about-elder-abuse

Learn more about the signs and types of elder abuse and what to do if you or someone you know is being abused.

Seniors' INFOline..... **1-888-910-1999**
www.ontario.ca/page/information-seniors

Provides information about programs and services to help seniors over 65 lead safe, healthy, active and engaged lives.

Thunder Bay Multicultural Association..... **807-345-0551**
www.thunderbay.org/about-tbma

Assists newcomers in settlement, integration and participation and to help them to form social networks and become involved in their community, along with high quality settlement, language, and volunteer support programs to address the needs of newcomers to Northwestern Ontario.

CRISIS AND COUNSELLING RESOURCES

Sexual Abuse Centre..... **807-345-0894**
www.tbsasa.org

24 Hour Crisis Response Services..... **Talk or Text - 807-346-8282**
1-866-888-8988

Thunder Bay Counselling..... **807-684-1880**

CMHA Thunder Bay..... **807-345-5564**
www.thunderbay.cmha.ca

Dilico Anishinabek Family Care..... **807-623-8511**

LOST/STOLEN/COMPROMISED IDENTIFICATION INFORMATION

All lost/stolen/compromised identification, credit cards and debit cards should be reported as soon as possible so they can be cancelled and replaced. Be sure to change your P.I.N. (Personal Identification Number).

Service Ontario Services

www.ontario.ca/page/serviceontario

Birth, Marriage or Death Certificates.....	1-800-461-2156
Ontario Health Card.....	1-800-664-8988
Ontario Driver's Licence and Vehicle Registration.....	1-800-387-3445
Vehicle Licence Plates.....	call Police and contact Service Ontario office
Ontario Photo I.D.....	1-800-387-3445

Service Canada Services

www.canada.ca

Canadian Passport.....	1-800-567-6868
S.I.N. (Social Insurance Number).....	1-866-274-6627
Canadian Citizenship Certificate.....	1-888-242-2100 www.canada.ca/en/immigration-refugees-citizenship.html
Indigenous Services Canada.....	1-800-567-9604 www.canada.ca/en/indigenous-services-canada.html
Veteran's Affairs Canada.....	1-866-522-2122 www.veterans.gc.ca

FRAUD RESOURCES

Canadian Anti-Fraud Centre.....	1-888-495-8501 www.antifraudcentre.ca
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The Canadian Anti-Fraud Centre collects information on fraud and identity theft. They provide information on past and current scams affecting Canadians. If you think you're a victim of fraud, report it!

Consumer Protection Ontario.....	1-800-889-9768 www.ontario.ca/page/consumer-protection-ontario
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Learn about common scams, how to identify them, and what to do if you've been a victim of a scam or fraud and lots of other very valuable information.

INDIGENOUS OLDER ADULT RESOURCES

Anishnawbe Mushkiki serves all Indigenous people. They provide holistic healthcare using primary, traditional and alternative approaches. Their services include clinic care, culture, education, intervention and prevention..... **807-623-0383**
www.mushkiki.com

Talk4Healing

Talk, Text or chat. 24/7 help, support and resources for Indigenous women, by Indigenous women, all across Ontario.
Services are fully grounded in Indigenous culture, wisdom and tradition and are available in 14 languages across Ontario..... **1-855-554-4325**
www.talk4healing.com

Metis Nation of Ontario Community Services Program provides information and practical support that allows individuals to remain in their homes for as long as possible. The Aging at Home Program offers support to Indigenous seniors 55 years of age and older, through in-home supports and contracted services to help individuals live safely and independently within their own homes..... **1-800-263-4889**
www.metisnation.org

Thunder Bay Indigenous Friendship Centre serves **Indigenous people of all ages.** The Life Long Care program provides transportation services; opportunities for socialization; service navigation and advocacy; and emotional and spiritual supports to promote independent living and good quality of life..... **807-345-5840**
www.tbifc.ca

Non-Insured Health Benefits provides eligible First Nations and Inuit individuals with coverage for a range of health benefits that are not covered through other programs, private insurance or provincial health insurance. The benefits provide coverage for medical goods and services such as vision care, dental, counselling, medical supplies and equipment, prescriptions and over-the-counter medications..... **807-343-5390**

Ontario Native Women's Association, Ska-Be (Helper) Program provides support services to improve the health and well-being of urban Indigenous women and families and/or those with chronic illness or disabilities. Services include access to traditional supports and ceremony, attending health care appointments, and assistance with maintaining the household..... **807-623-3442**

Dilico Anishinabek Family Care

Community and Personal Support Services (CPSS) provides assistance to Anishinabek people with essential daily activities at home, in the community or in long-term care facilities and hospitals. Community and Personal Support Workers support seniors. Their workers are friendly, caring and ready to assist with activities such as, homemaking including shopping, meal preparation and cleaning, transportation for medical appointments or errands..... **807-623-8511**

LEGAL RESOURCES

Kinna-aweya Legal Clinic..... **807-344-2478**
1-888-373-3309
www.kalc.ca

The purpose of the legal clinic is to provide advice and assistance to the residents of the District of Thunder, particularly Indigenous people, who need assistance with poverty law issues. They offer their services at no cost to people with low incomes who meet their financial eligibility guidelines. The focus is on helping people get income maintenance benefits and maintain access to housing e.g., Tenants' Rights, Ontario Works, ODSP, CPP Disability as well as assistance with income tax returns and completing applications, Human Rights Legal Support and Duty Counsel, etc.

Office of the Public Guardian and Trustee.....**1-800-366-0335**
www.ontario.ca/page/office-public-guardian-and-trustee

The Office of the Public Guardian and Trustee will conduct an investigation when it receives information that an individual may be incapable and at risk of suffering serious financial or personal harm and no alternative solution is available.

Community Legal Education Ontario (CLEO)..... **416-408-4420**
Steps To Justice website..... **www.stepstojustice.ca**
Guided Pathways to creating your Will, Powers of Attorney, along with abuse resources such as "Plans to Leave Safely."

Pro Bono Ontario **1-855-255-7256**
www.probonoontario.org

PRO BONO ONTARIO helps Ontarians who have essential legal needs but can't afford a lawyer before these needs escalate or intensify.

Some examples of legal problems they can assist with are:

Consumer Protection - Debt and Collections, Door-to-Door Sales, Auto Purchases & Repairs, Home Renovations & Repairs

Estate Planning - Powers of Attorney for Property or Personal Care, Advanced Care Directives. They do not help with wills.

Tenants - Repairs & Maintenance, Termination of Tenancy, Reasonable Enjoyment, Roommates

ACE Law..... **1-855-598-2656**
http://acelaw.ca

The Advocacy Centre for the Elderly is a community-based legal clinic for low-income seniors. ACE provides direct legal services to low-income seniors, public legal education, and engages in law reform activities. ACE services and activities are in relation to areas of law of special importance to the seniors' population.

Law Society Referral Service (LSRS).....**1-800-268-8326**
30 minutes of free legal consultation **www.lsuc.on.ca**

FINANCIAL ASSISTANCE

Income Security Programs..... **1-800-277-9914**
Employment Insurance (EI), Canada Pension Plan (CPP), Old Age Security (OAS),
Guaranteed Income Supplement (GIS).

Free Income Tax Clinics

www.canada.ca/en/revenue-agency/campaigns/free-tax-help.html

Click on “Find a Free Tax Clinic”

Free tax clinics are hosted by community organizations where volunteers file tax returns for people with a modest income and a simple tax situation.

Ontario Seniors Dental Care Program (OSDCP)..... **807 625-5900**

www.tbdhu.com/seniorsdental

This program provides free, routine dental services for eligible low-income seniors in Ontario who are 65 years of age or older, have no other form of dental benefits and meet the income requirements.

Ontario Drug Benefit and Seniors’ Co-Payment Program..... **1-888-405-0405**

www.ontario.ca/page/get-coverage-prescription-drugs

Ontario Drug Benefit (ODB) Program. If you’re 65 or older and have a valid health card, you are eligible for the ODB program. You will receive a letter notifying you of your ODB eligibility about two months before you turn 65. If you need to apply for the Seniors’ Co-Payment Plan you can find the form on their website or call for it to be mailed to you.

Housing Security Fund..... **807-766-2111**

www.tbdssab.ca/housing/homelessness-prevention

The HSF is available to low-income people to assist in obtaining a principal residence, to prevent eviction or the discontinuance of utilities or heating in an existing residence.

Ontario Renovates..... **807-766-4091**

www.tbdssab.ca/housing/ontariorenovates

Helps low to moderate income homeowners make urgently-needed home repairs to address home health and safety problems, or to make modifications to their home to accommodate members with disabilities.

Ontario Electricity Support Program (OESP)..... **1-855-831-8151**

www.oeb.ca/consumer-information-and-protection/bill-assistance-programs

Programs are offered to help lower-income customers with their electricity bills by providing monthly on-bill credits for eligible customers to reduce their electricity bills.

LEAP - Low-income Energy Assistance Program..... **807-624-1720**

If you’re behind on your electricity or natural gas bills and are facing service disconnection, you may qualify for emergency financial help through the Low-income Energy Assistance Program (LEAP).

Property Taxes and Water Assistance..... **807-625-2255**

Low-income seniors and low-income persons with disabilities who own residential property may be eligible to receive relief from property tax increases. Questions about the Property Tax and Water Credit Programs should be directed to the City of Thunder Bay Revenue Division, City Hall.

FOOD ASSISTANCE

Good Food Box..... **807-345-7819**
www.goodfoodboxtb.org

The Thunder Bay Good Food Box (GFB) is a monthly fruit and vegetable distribution program that aims to increase access to fresh and affordable produce. Call or go to their website to find your host site and register to receive a box at a low cost.

Community Food Market..... **807-285-0189**
www.rootscfc.org/food-access.html

The Community Food Market provides an opportunity for anyone in the community to have access to fresh foods, fruits, and vegetables at reduced prices. The Market operates in 2 locations in Thunder Bay and 3 locations regionally.

Thunder Bay District Health Unit..... **807-625-5956**

Programs offered: Community Gardens, garden plots for people to grow their own vegetables and lower their food costs, Community Kitchens where people can get together with others to cook healthy, economical meals to take home and the gleaning program. Gleaning is picking crops for free after the main harvest. Thunder Bay District Health Unit provides transportation to local farms on scheduled days. Register to become part of this.

Meals for Seniors

Roots Community Food Centre, 450 Fort William Road..... **807-285-0189**
Home cooked meals are available twice a week for seniors and Elders. Go for the great food, great company in their fully accessible dining room.
Wednesdays from 5 p.m. - 6:30 p.m. and Fridays from 11 a.m. – 12:30 p.m.

Thunder Bay 55+ Centre, 700 River Street..... **807-684-3066**
Café open from 8:30 a.m. – 3 p. m. Monday to Friday
Low-cost meal. Takeout is available.

Other Meal Programs

St. Andrew's Dew Drop Inn, 292 Red River Road..... **807-346-0809**
Hot lunch takeout or dine-in 12:30-3:30 daily and bagged lunch 9:00 a.m. – 3:30 daily.
They also have a Senior Bag (of groceries) Program
www.dewdropinnthunderbay.ca
Visit their Facebook page..... **www.facebook.com/dewdropinnthunderbay**

Urban Abbey/The Habit, 308 Red River Road..... **807-768-8923**
Lunch Monday to Friday and dinner on Saturdays

Grace Place, 235 Simpson Street..... **807-473-3538**
Hot dine-in meals Monday, Tuesday and Wednesday from 1 p.m. – 4 p.m.

Shelter House Soup Kitchen, 420 George Street..... **807-623-8182 Press 1**
Daily take-out lunch from 1:30 p.m. – 2:30 p.m. and dinner 7 p.m. – 8 p.m. Sandwiches available 24 hours a day.

Food Banks

Registration for the following foodbanks is done by calling 211North..... 211

Family Giving Centre @ St. Thomas Anglican Church

1400 South Edward Street..... **807-623-3608**

Redwood Park Church Food Bank

532 North Edward Street, West..... **807-577-3463**

St. Agnes – St. Vincent de Paul Society

1019 Brown Street..... **807-475-7489**

The Gathering Place

239 Amelia Street, West..... **807-623-8184**

Thunder Bay Food Bank

129 Miles Street, East..... **807-626-9231**

Salvation Army Food Bank

545 North Cumberland Street..... **807-345-7319**

Current River Churches Food Cupboard

361 Hodder Avenue, Unit C..... **807-344-3391**

Contact the following food banks at the numbers provided

Thunder Bay Indigenous Friendship Centre

401 Cumberland Street, North..... **807-345-5840**

Third Tuesday of the month by appointment only. Request to speak to the person doing bookings for the Food Bank

The Losier Centre Food Cupboard @ Thunder Bay Methodist Church

920 Sprague Street..... **807-622-7686**

Call for availability

Rural Cupboard Food Bank

Conmee Community Complex..... **807-285-0836**

Low-income families and individuals that reside in rural areas west of Thunder Bay to Upsala, north of Thunder Bay including Kaministiquia, Lappe, Shuniah and Pass Lake, and south of Thunder Bay to USA border at Pigeon River. Contact for more information

EMERGENCY / CRISIS RESOURCES

Emergency Services

Police

Ambulance

Fire



211 North..... **211**
www.211north.ca

211 connects you to community, social, health, and government programs and services that will help support you and your family.

Highway Conditions..... **511**
www.511on.ca

Health 811/Telehealth Ontario..... **811**
Connect with a registered nurse day or night for free, secure and confidential health information and advice.

Thunder Bay Police Non-Emergency..... **807-684-1200**

Thunder Bay Police – TTY – Hearing Impaired..... **807-684-1333**

Crimestoppers..... **1-800-222-8477**

Thunder Bay Police Crimes Against Seniors Unit..... **807-684-1039**

O.P.P Non-Emergency..... **1-888-310-1122**

O.P.P. – TTY – Hearing Impaired..... **1-888-310-1133**

Victim Support Line..... **1-888-579-2888**

Thunder Bay and Area Victim Services..... **807-684-1051**
www.tbayvictimservices.ca

24 Hour Crisis Response Services..... **Talk or Text - 807-346-8282**
1-866-888-8988

Ontario Hydro Emergencies..... **1-800-434-1235**

Thunder Bay Hydro Emergencies (inside city limits)..... **807-343-1111**

(after hours)..... **807-343-1002**

Natural Gas Emergencies..... **1-877-215-6959**

City of Thunder Bay

Sewer and water, street light issues, fallen trees, etc..... **807-625-2195**