



Empowering Bereaved Seniors

*A tool designed to help seniors during
a vulnerable time.*

INTRODUCTION

Losing a loved one, whether through unexpected, or anticipated circumstances, is traumatic. This is especially true with the death of a spouse. It is one of life's most profound losses. The trauma of trying to adjust to this new identity, while being besieged with a multitude of urgent questions and decisions can be overwhelming. This tool, created by Elder Abuse Ontario was created to assist grieving seniors and help safeguard them during a vulnerable time.

- Seniors may experience difficulty with their day-to-day activities, feeling confused or unsure of their future. This makes them more vulnerable to being taken advantage of by others.
- Seniors may become the target for con men, unscrupulous family members or friends who look to take advantage of the situation. These people may try to pressure the senior, to make decisions about finances and assets, when they are not yet ready to do so. These decisions may not be in the best interests of the senior. Elder Abuse is more likely to occur when a senior is isolated, from trusted family and friends and unaware of the support programs and services available to them.

"My wife always handled all our finances, looked after the home and groceries. I can't do this..."

Hank is still grieving from the loss of his wife 6 months ago. He is struggling with the decision of selling his home and moving to another city with his daughter Mary. Mary insists that Hank will be better off with her and her family as she says that Hank can't manage on his own. Without consulting with her father, Mary contacted a realtor to come and visit the home. Hank is not ready to leave his home, but doesn't want to upset his daughter.

"How do I tell my daughter I am not ready to leave my home, my friends, my community?"



ROLE OF THE FAMILY

As part of the grieving process, seniors may experience depression, forgetfulness, disorganization, be preoccupied with their loss and lack interest or motivation for activities that they would normally enjoy.



Families should not assume that their parent needs them to take charge. Instead, ask if assistance is needed and how they might like you to assist. Respect the widower's independence and their right to make decisions.

Family members grieve in different ways, and need different things throughout the process. Often misunderstandings and conflicts can occur and it is helpful to talk things through, together. Some families find that grief brings them closer, while others experience the opposite.

(Canadian Mental Health Association)

Many well-intentioned adult children or other caregivers want to make decisions for older persons, especially when they perceive that the older person cannot make decisions for themselves. However, a number of organizations noted, that seniors often lose their rights to self-determination, independence, and dignity in the process.

(Ontario Association of Social Workers and the Canadian Metal Health Association)

After a loss, families often struggle with decision-making. Adult children can become overly protective of their parent and feel like they have to take charge and make all the decisions. It is important to communicate your thoughts and needs to family members, to ensure your rights and wishes are respected. Let them know when you are ready to make decisions.

COMMON EXAMPLES

The following scenarios may be helpful to seniors and families going through the loss of a loved one.

This year, after her husband passed away, Kate came to live in Whitehorse with her son, daughter-in-law and grandchildren. Kate does not have a support system in Whitehorse and misses her friends back home in eastern Canada. Her son and daughter-in-law have been opening her mail and recently disconnected her phone. They will not take her to Church, which has been a part of her weekly routine for more than 40 years. Kate feels depressed and her health is beginning to deteriorate.



“Who can I reach for help?”

After the loss of her husband, Mildred found it difficult to maintain her yard and garden without the expertise of her husband, who always took great pride in looking after the yard. A neighbour started coming around every time he spotted Mildred outside to help her. Mildred appreciated the assistance at first, but began feeling more and more uncomfortable as the neighbour made inappropriate advances towards her. Even though Mildred told the neighbour that she was not interested in him that way and that she was not ready for any kind of relationship, the neighbour continued to make sexual remarks. Mildred feels trapped and avoids the outdoors for fear of the neighbour coming over.

I am so embarrassed,
who can I speak to?



Speak to someone you can trust about your situation. If you are afraid, you may want to ask a friend or family member to speak to the neighbour and let him know that their actions have made you very uncomfortable and that it must stop. If you are a victim of sexual abuse, you should contact the police.

DEFINITION OF EMOTIONAL/PSYCHOLOGICAL ABUSE

- Words or actions which bring a person down, are hurtful, make a person feel unworthy.
- Not considering a person's wishes.
- Not respecting a person's belongings or pets.
- Denying access to grandchildren or friends.
- Threatening the person, that you will put them in a "home".
- Treating a senior like a child.

HELPFUL TIPS

- * **Assert Yourself!**
Seniors sometimes worry that saying NO is selfish. It's not. Setting healthy boundaries is important to maintaining healthy relationships with family and friends.
- * **Express your need for Independence!**
Well-intentioned, adult children may become overly protective of their parent. Reassure your children that although you are going through a difficult time, you need to make your own choices.
- * **Move at your own pace!**
Don't feel pressured to make decisions, like your future housing arrangements until you are ready to do so. Give yourself time to consider all the options.

Rob and Geoffrey were together 37 years and enjoyed many happy years together. When Rob was diagnosed with cancer last year his health deteriorated quickly. Rob's niece Catherine, an unemployed PSW moved in ,along with her two teenage boys, to help look after Rob during the palliative stages of his illness. Although Geoffrey appreciated Catherine's assistance during this difficult time, especially since he had to continue to work to make ends meet, he felt that Catherine should have contributed financially since she and her kids lived in the home. After, 9 months of suffering, Rob finally passed away in the arms of his love. The house was in Rob's name and even though the couple had visited a lawyer to ensure all their papers (Power of Attorney, Last Will and Testament) were in order now that Rob has passed away Catherine refuses to leave and says she is family and not Geoffrey therefore he should be the one to leave.

“What steps can I do to protect myself?”



WHAT IS ELDER ABUSE?

Elder Abuse is a single or repeated act, or lack of appropriate action, occurring in any relationship where there is an expectation of trust that causes harm or distress to an older person.

Abuse can take many forms. To prevent from becoming a victim, it is important to educate yourself with the facts and information.

(World Health Organization)

Forms of Elder Abuse

- Financial
- Physical
- Emotional/Psychological
- Sexual
- Neglect

The violation of rights is the denial of a person's rights, as set out in the Charter of Rights and Freedoms and Provincial Legislation.

FINANCIAL ABUSE

Who controls the money?

Financial management and security are important areas to consider. If you were not involved in managing your finances, it is critical to understand some key terms and roles. A Power of Attorney (PoA) for property is a legal document, which gives a designated person(s) the right to handle someone else's finances, should they be incapable of doing so, or choose to relinquish that role.

Often spouses are named as the PoAs for each other. Once a person dies however, the Power of Attorney ceases to be valid and the Will comes into effect. Whoever is named Executor to the Estate, now bears the responsibility for managing the finances of the Estate. It is important therefore to know who has been named the Executor. If you do not know where the Will is located, first check with the deceased's lawyer. Gaining entry into a safety deposit box to search for a Will may be discussed with the bank manager. (Matters to consider following a death © Hamilton Health Sciences, 1996)

I was so excited to tell my daughter about the news...I couldn't contain myself. After the loss of my husband, I felt we needed some good news. I received a call last week from a man who told me that my dear husband had purchased a beautiful gold plaque he was going to surprise me with on our 50th wedding anniversary. The man said that John was very specific about what he wanted when he ordered the plaque. He had provided a special message that he wanted engraved to show me how much he loved me. The salesman said that John had put a deposit, but he still had \$800 left to pay. The salesman wanted to know if I wanted to cancel the order, he said because the plaque was already engraved with John's message, I could not get reimbursement for the deposit John had sent them. Of course, I sent the \$800. I am so anxious to receive it in the mail.

"I suspect I may have been a victim of fraud, what can I do? What should I do if I think I have been scammed?"



There are many ways that friends and family can help older adults keep their money safe. One way is by staying vigilant, for signs of Financial Abuse like:

- ▶ Large sums of money go missing from the person's bank account
- ▶ Signatures on cheques or documents look suspicious
- ▶ Personal belongings go missing
- ▶ Unexpected sale of home or changes are made to their Will
- ▶ Isolation from family and friends
- ▶ Person seems nervous or worried when discussing money
- ▶ Bank statements no longer come to the home
- ▶ New debts occur

Jim has been a widower for 3 years. He and his wife Darlene always said that once the kids were established in their own lives, the couple would travel the world and visit places they always wanted to see together. Sadly, 3 years ago Darlene had a massive heart attack and passed away suddenly. Although Jim has found comfort in enjoying his grandchildren he felt lonely and decided to go online and try the dating sites. After a couple of days chatting on a social site he started to communicate with Suzanne. They had so much in common...Jim couldn't believe that he was lucky enough to meet someone who understood him. As much as Jim enjoyed receiving photos of Suzanne and talking to her every day. He was anxious to finally meet her in person. Sadly every time they planned to meet, something came up and Suzanne couldn't make it. Jim sent her \$1500 to pay for car repairs last month when she had a car accident. Last week Suzanne said that she needed \$5000. To pay for repairs for a flooded basement. Jim wants to help her but is not sure if he should send the money. He is beginning to have doubts.



When a Senior falls prey to con artists and fraudsters, this is considered **financial abuse**.

- All frauds and scams should be reported, even if you are embarrassed or feel the amount of money is too small to worry about. While you might not be able to get your money back, you can help stop the con artist from scamming other people.
- Speak to someone you trust
- Contact your lawyer or a local legal clinic
- Report all frauds and scams to your local police, or, call the Canadian Anti-Fraud Centre at 1-888-8501.
- For more information visit: www.canada.ca or visit your local Service Canada Office.

BEWARE OF ROMANCE SCAMS

The Better Business Bureau (BBB) warns that online dating opens the window of opportunity for scammers, whether it be through fake profiles posted or requests for money. It may sound like common sense, but single older adults, who may not be as familiar with certain websites, could be vulnerable to such scams in their quest for love or companionship.

- “Too hot to be true” – If you’re pushing 60 and are approached by a twenty-something, that’s a red flag. Cat-phishers often don’t use their own real photos.
- Hurrying to get off of the site – Scammers are often anxious to leave dating websites so they don’t get caught, but instead want to keep talking through email, instant messaging, or phone calls, rather than meeting in person.
- The ‘L’ word – Be suspicious if someone tells you they love you sooner than you expect or are comfortable with.
- Talking trust – Scammers tend to talk about how important trust is to them in an effort to prepare you for a request for money that they’ll promise to pay back.
- Telling a hard luck tale – Fraudsters will do this in an attempt to gain sympathy, and potentially get money from you.

Theft of Medication

The loss of someone you love is very traumatic and while you are coping with the grief in these difficult times, someone may be looking to take advantage of the situation. Posting obituaries and funeral times are a normal part of funeral planning but it also announces to the community that no one will be home and that it is the perfect time and opportunity to steal unused medication and/or valued possessions. Be aware and if possible, ask someone to stay in your home when you are away at the funeral.

(Seniors Guidebook to Safety and Security Royal Canadian Mounted Police www.rcmp.gc.ca)

- If the deceased was on medications, please dispose of them safely. Your local pharmacy can answer your questions and will often provide this service.
- Seniors should keep medications in a safe place, out of the view of visitors.
- Beware of people who ask questions about what medications you are taking.

Remember.... It’s YOUR life, YOUR decision! YOU can learn to handle your finances and look after your own affairs. Have confidence in YOURSELF!

Don’t be afraid to ASK for assistance.



EMPOWERING YOURSELF

- Learn how to do your own banking. Contact your bank and set up a meeting with a representative that can teach you what you need to know.
- Connect with your municipality to learn what services are available. Many communities offer services for bereaved seniors find out what is available in your community.
- Seniors Mental Health Programs. The grieving process is different for everyone. Some seniors may become very depressed and don't know how to move forward. They may find comfort in speaking with a social worker.
- Connect with your local seniors club or other community service clubs.
- When you are ready it may be comforting to meet new people, who may be in a similar situation.
- Your family physician or your community health care clinic can offer assistance.
- When recording your answering machine message, don't be obvious about the fact that you live alone.
- Stay informed about programs in your community
- Attend seniors' forums/fairs
- Be prudent about sharing personal information with strangers
- If you are unsure about a financial transaction or a document that someone is asking you to sign, DO NOT sign it, speak to someone you trust and get more information first.





Questions that arise after someone dies:

- 1. Who do I call first?
- 2. How does one arrange the funeral?
- 3. How does one register a death and where do I get a death certificate?
- 4. Who do I notify of the death?
- 5. What do I do about the deceased’s finances?

Dealing with the death of a loved one is difficult. The list below, provides some guidance in the steps to take, when someone passes away.

First steps

Contact a community funeral home and speak with the Director, who will register the death by completing the Statement of Death. This is normally done with information received from a family member and an official medical certificate.

Obtain a death certificate

Learn how to order a death certificate and get the application form for the deceased's province or territory. If the person died abroad, the certificate must be obtained in the country where the death took place.

Documents to Cancel

Pensions and benefits

Find out how to cancel the deceased's benefits, including Old Age Security, Canada Pension Plan, Employment Insurance and tax-related payments.

Personal identification

Find out how to cancel the deceased's personal identification cards, registrations, and other documents. Find out how to cancel the deceased’s Social Insurance Number.

Benefits You May Be Eligible to Receive

Benefits after a death

Find out if you are eligible to receive survivor or death benefits.

Financial checklist

Assets

- Property needs
- Mortgage payment
- Rent

Bank Accounts

- Savings
- Chequing
- Investments
- RRSPs

Debts

- Credit cards
- Loan payments
- Utility bills
- Other unpaid bills

Insurance

- Personal/family coverage
- Work coverage

(Service Canada, people serving people, 2016)

To find more detail information and answers to these questions please visit:
www.servicecanada.gc.ca/eng/lifeevents/loss.shtml

Supports

Bereavement Groups in Ontario

Bereavement Ontario Network

Tel: 519-290-0219

www.bereavementontarionetwork.ca

Bereaved Families of Ontario

www.bereavedfamilies.net



“If I have more questions or
would like more
information”

For more information about Elder Abuse, please contact :

Elder Abuse Prevention Ontario

416-916-6728 | www.eapon.ca

@EAPreventionON

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