



Elder Abuse Prevention (ON)

Stop Abuse - Restore Respect

Prévention de la maltraitance envers les aînés (ON)

Arrêtez les mauvais traitements - Restaurez le respect

EAPO Financial Webinar Series

Money Tips for Difficult Times

November 4, 2020

Hosted in Partnership with:



ONTARIO
SECURITIES
COMMISSION

INVESTOR OFFICE

Welcome

All **attendees** will be **muted** during the webinar.

Recording: Webinar will be recorded and posted on EAPO's and/or partner organization's website.

ASL Interpreter: Video of Interpreter will be visible during the webinar today and name of ASL Interpreter is under picture.

ASL Interpreting provided by



Adjusting Video Size: Drag the line between the video frame and slides to the left (adjust at beginning of the webinar).



Elder Abuse Prevention (ON)
Stop Abuse - Restore Respect

Welcome to our Webinar!

Speaker: Will be visible while presenting. Once the presentation is completed, all speakers will be visible for the Question/Answer period.

Questions or Issues: Participants can type their questions in Question/Answer box. A response will be posted during the webinar *or* asked to speaker after the presentation.

The Chat box can also be used to post comments during the session.

Evaluation: After the session, you will see pop-up screen asking you to provide your feedback and suggestions for future webinars.

Contact information will be provide at the end of presentation.



STOP ABUSE – RESTORE RESPECT

SIMPLY PUT, WE ALL HAVE A ROLE TO PLAY

EAPO is mandated to support the implementation of

Ontario's Strategy to Combat Elder Abuse.

Funded by the ON Government, under the Ministry for Seniors and Accessibility (MSAA)



@EAPreventionON #RestoringRespect





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COMMUNITY COORDINATION & RESPONSE

Collaboration with community agencies, elder abuse networks and provincial/national organizations.



TRAINING

Cross-sector training to front-line staff providing services and supports to older adults.



PUBLIC AWARENESS

Presentations and communication tools for older adults, caregivers, family and public at large.

Priorities of Strategy



Elder Abuse Prevention (ON)
Stop Abuse - Restore Respect
Maltraitance des personnes âgées Ontario
Maltraitance des personnes âgées Ontario



November is Financial Literacy Month

Follow #FLM2020 for tips and tools to help you make informed financial decisions.

Money Tips for Difficult Times

Learn about:

- Vulnerability of older adults to financial abuse
- Warning signs of COVID-19 frauds and how to protect yourself
Preparing for and managing your money
- Planning for emergencies
- Reviewing your financial situation and creating a financial plan
Working with your financial advisor and
- Financial resources, practical tools and contacts for support service

Financial Abuse

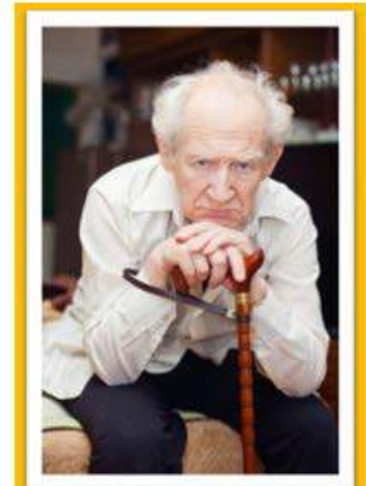
“Any improper conduct, done with or without the informed consent of the older adult, that results in monetary and/or personal gain to the abuser and/or monetary/personal loss to the older adult.”



Who Commits Financial Abuse?

2/3rds of abuse are committed by family, friends or other trusted individuals.

- Family members
- Caregivers
- Neighbours
- Attorneys
- Friends and acquaintances
- Health care providers
- Banks and other financial institutions



My son keeps pressuring me to sell my house, even though he knows I want to keep living independently.

Financial Abuse



Experts say senior financial abuse will be the "crime of the 21st century."

Crime of the 21st Century

- 75% of consumer wealth is held by people aged 50+
- Older adults are vulnerable if there is a decline in mental capacity - making cases harder to prosecute.
- The stigma and shame around being a victim, or the fear of losing one's freedom if seen as 'unfit' to manage own finances is a big reason why few will report.
- Financial losses are higher with investment frauds/scams, than with other forms of financial abuse.

**COVID-19 has
increased the
VULNERABILITIES
of older adults,
putting them at
increased risk for
Abuse**



Financial Abuse of older adults is not a New Issue



Older adults were suffering from financial loss before the pandemic... dealing with the emotional heart ache, physical pain and neglect caused by someone they trusted.



The COVID-19 pandemic has however, brought to the forefront many issues we have been addressing for years.

Risk Factors



Isolation, loneliness and family situation



- Living with a relative
- Having family members who are unemployed and/or have substance abusers problems.
- May be more trusting than younger generations, and sincere desire to help out.
- Someone described as “extremely friendly” is likely to experience **four times the financial losses** of someone with a more typical level of friendliness.

Risk Factors

Financial Knowledge



- Slower completing financial tasks.
- Difficulty assessing risk in money making opportunities.
- Being financially sophisticated and well educated might give older adult a sense of overconfidence in their own ability to manage money

Elements of Financial Abuse

GREED: abuser really wants or needs money (i.e. unemployed, suffers from substance abuse issues)

FALSE SENSE OF ENTITLEMENT: thinking that they have a right to the older person's money or belongings, "I deserve it"

OPPORTUNITY: have access to funds or property



Criminal Code Offences

In Canada, certain categories of abuse, such as fraud, assault, sexual assault, uttering threats and criminal harassment are Crimes under the [Canadian Criminal Code](#).

Elder abuse is not a separate offence, but covered by the current code. An action that is a Criminal Code offence does not cease to be an offence because the person is a senior.

Some of the Criminal Code provisions that may apply in cases elder abuse include:

- Theft (s. 322, 328-332, 334)
- Theft by holding power of attorney (s. 331)
- Stopping mail with intent (s. 345)
- Criminal breach of trust (s. 336)
- Extortion (s. 346)
- Forgery (s. 366)
- Fraud (s. 380)0
- False pretenses (s. 362)



Elder Abuse Prevention (ON)
Stop Abuse - Restore Respect

Celebrating 10 Years November is Financial Literacy Month

Follow #FLM2020 for tips and tools to help
you make informed financial decisions.

Speakers

Chris Allum

Senior Advisor, Investor Office

Christine partners with community groups and organizations to deliver investor education and fraud prevention workshops.

Ontario Securities Commission

Her financial expertise includes adult training, curriculum resource development, relationship management and community outreach. Prior to joining the OSC, she worked at the Toronto Stock Exchange. Christine graduated from Ryerson University and Ontario Institute for Studies in Education of the University of Toronto.

Speakers



Raj Balasubramanian,
Manager, Investor Office

**Ontario Securities
Commission**

Raj leads the investor engagement and outreach team. His team is responsible for providing unbiased financial resources to investors and leading the outreach to communities across Ontario.

Speakers

Michael Hutchinson
Senior Investigator,
Enforcement

Michael started with Peel Regional Police in 1982 and retired with 30 years service in 2012 at the rank of Detective Staff Sergeant. His varied experience included assignments in Uniform Patrol and leadership roles in a wide range of specialized investigative units.

**Ontario Securities
Commission**

After retiring from policing, Michael joined the Ontario Securities Commission in September 2012 as an Investigator. He has worked on regulatory cases, quasi-criminal and criminal matters. Between 2016 and 2018 he was the Acting Manager of the OSC Joint Securities Intelligence Unit. Since then, Michael has been responsible for building partnerships with law enforcement, other regulators and related securities industry partners. His current role also includes disrupting misconduct in matters not assigned for a full investigation

MONEY TIPS FOR DIFFICULT TIMES

OSC in the Community Presentation

OSC

ONTARIO
SECURITIES
COMMISSION

INVESTOR OFFICE

Slides are incomplete without the accompanying oral commentary

ONTARIO SECURITIES COMMISSION

- An independent agency of the government of Ontario that is responsible for regulating Ontario's capital markets
- Our mandate is to provide protection to investors from unfair, improper or fraudulent practices, foster fair and efficient capital markets and confidence in capital markets, and contribute to the stability of the financial system and the reduction of systemic risk

INVESTOR OFFICE

The Investor Office sets the strategic direction and leads the OSC's efforts in investor engagement, education, outreach and research. The Investor Office also has a policy function, plays a key role in the oversight of the Ombudsman for Banking Services and Investments (OBBI), and provides leadership at the OSC in the area of behavioural insights and improving the investor experience.

INVESTOR EXPERIENCE RESEARCH

- 47% of Canadians experienced an increase in investment stress
- 26% of investors had no communications with their advisor
- 37% of investors who had communicated with their advisor discussed recent economic and market events with their advisors



ONTARIO
SECURITIES
COMMISSION



COMMISSION DES
VALEURS MOBILIÈRES
DU QUÉBEC

NEWS RELEASE

April 23, 2020

OSC and RCMP issue joint warning on coronavirus investment scams

TORONTO – The Ontario Securities Commission (OSC), in partnership with the Royal Canadian Mounted Police (RCMP) – Integrated Market Enforcement Team (IMET), is warning the public about fraudulent investment opportunities related to the coronavirus (COVID-19).

Protecting Investors maintaining confidence in Canada's markets

For Immediate Release
March 19, 2020

Canadian Securities Regulators Warn Public Of Coronavirus-Related Investment Scams

Numerous reports of fraud cases involving Canada Emergency Response Benefit

Published Monday, August 10, 2020 10:06PM EDT

COVID-19: Police warn public of fraudulent financial relief scam on Facebook

about 20 hours ago By: TimminsToday Staff



Bill Morneau

@Bill_Morneau

#ScamAlert: The Government is NOT sending text messages regarding the new Canada Emergency Response Benefit. If you have received a text message regarding the benefit, do not click the link.

12:23 PM · Mar 26, 2020 · [Twitter for iPhone](#)

OSC

ONTARIO
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INVESTOR OFFICE

AVOIDING INVESTMENT FRAUD



ONTARIO
SECURITIES
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FRAUD

- **1 in 25** Canadians say they're a victim of investment fraud
- **1 in 5** Canadians say they've been approached about a potential fraudulent scheme
- **Only 1 in 3 Canadians** who have been approached reported it
- Fraud is an **underreported** crime

COVID-19 RELATED FRAUDS

- **Work-From-Home Scams:** opportunity to earn high profits at home as a securities or a derivatives trader, without requiring a license or any experience in the financial market.
- **Warnings About Your Finances:** contacted with warnings about your investments or finances and request sensitive financial or personal information.
- **Fake Government Messages:** receive a text or email related to COVID-19 or the Canada Recovery Benefit (prompting you to click on a link or attachment or provide personal or financial details).
- **Advance fee loans:** contacted with offer of a loan for a small fee.

COVID-19 Fraud Alerts

Pump and Dump Scams



Fake Government Messages



Warnings About Your Finances



PUMP AND DUMP

Target: Anyone with money

How it works:

- Investors may receive an unsolicited phone call or e-mail
- Fraudsters use global events and news to promote fraudulent over-the-counter or penny stock
 - Companies can help prevent/treat/cure COVID-19
- As demand for the stock increases, stock price increases
- When all the stock (shares) are sold, share price plummets
 - shares are worthless

AFFINITY FRAUD

Target: Groups sharing a common identity or purpose (e.g. cultural, religious, occupational, sports related)

How it works:

- Fraudsters approach potential victims through a group or community organization that they belong to
- When they have developed a strong relationship or gained the groups trust, they convince people to invest in their scheme

PONZI SCHEME

Target: Investors

How it works:

- Investors are recruited and encouraged to recruit others
- Money from new investors are used to pay investment returns to earlier investors
- Returns are not earned from investments

QUADRIGACX INVESTIGATIVE REPORT



- 76,000 investors lost \$169 million
 - approx. 40% (30,400) were Ontarians
- Ponzi scheme using technology (crypto asset trading platform)
- Funds misappropriated for personal use

<https://www.osc.gov.on.ca/quadrigacxreport/>

DOUBLE DIP/REPEAT SCAM

Target: Fraud victims

How it works:

- Con artist will create, reuse and sell lists of victims
- Fraud victims are targeted for repeat scam
- “Initial investment will pay off if you send more money”
- “Previous investment will pay off if rolled into a new one”

3 out of 10 fraud victims are defrauded more than once

WARNING SIGNS OF FRAUD

- High pressure sales tactic
- Phone call, email or text from someone you don't know
- Free incentives
- Promises of high or guaranteed returns with little to no risk
- Encouraged to recruit friends/family
- Unregistered business or individual
- Suggest falsifying financial information
- Tax avoidance strategy
- Acting on inside information or hot scoop – insider trading

PROTECT YOUR MONEY

- **Be skeptical:** Question unsolicited investment opportunities over the phone, online or from acquaintances
- **Get a second opinion:** Before you invest, consider asking a registered qualified advisor, a lawyer or an accountant
- **Take the time you need:** Be suspicious of time-limited offers and high-pressure tactics. If the investment is legitimate, you should not have to invest on the spot
- **Do your homework:** Before you make any investment, understand how it works, the risks and any fees
- **Contact the OSC:** We're here to help. 1-877-785-1555

DO A BACKGROUND CHECK



- Always check the registration of any person or business trying to sell you an investment or give you investment advice.
- Registration helps protect you from unqualified or fraudulent individuals.
- Visit: [CheckBeforeYouInvest.ca](https://www.checkbeforeyouinvest.ca) or call 1-877-785-1555

IF YOU SUSPECT A SCAM

Contact

- **Ontario Securities Commission**

Toll free: 1-877-785-1555

TTY: 1-866-827-1295

Email: inquiries@osc.gov.on.ca

- **Your Local Police**

- **Canadian Anti-Fraud Centre**

1-888-495-8501

MANAGING YOUR FINANCES



ONTARIO
SECURITIES
COMMISSION

INVESTOR OFFICE

COVID-19 AND YOUR MONEY

COVID-19: Important financial dates and information

This table includes highlights of several financial and economic measures announced by different levels of government.

Last updated: October 9, 2020

This page will be updated regularly; however, we encourage you to refer to the official government links below for the most up-to-date information.

[Ontario's Action Plan: Responding to COVID-19](#)

Highlights include:

- Double the maximum Guaranteed Annual Income System (GAINS) payment to help low income seniors.
- Providing a one-time payment of \$200 per child up to 12 years of age, and \$250 for those with special needs, as a result of school and daycare closures. [Determine your eligibility and apply.](#)
- Providing six months of Ontario Student Assistance Program (OSAP) loan and interest accrual relief for student borrowers, in partnership with the federal government.

MONEY TIPS FOR DIFFICULT TIMES

- Revisit and revise your budget
- Access emergency savings or available funds
- Access government support programs
- Communicate with your financial representative

FINANCIAL SITUATION

- Prepare or review budget
- Consider ways to cut spending
- Manage debt proactively
- Access emergency funds/support programs

[Spending habits calculator](#)

[Budget worksheet](#)

EMERGENCY FUND

- Cover your essential living expenses
 - Rule of thumb – 3 to 6 months
- Money is set aside from other accounts
 - Easily accessible
- Build back up emergency fund

[Emergency fund calculator](#)

GOVERNMENT SUPPORT PROGRAMS

- Key websites: www.Ontario.ca/COVID19
www.Canada.ca/COVID19
- Canada Recovery Benefit (CRB) will provide \$400 per week for up to 26 weeks, to workers who are self-employed or are not eligible for EI and who still require income support and who are available and looking for work.
- Canada Recovery Caregiving Benefit (CRCB) will provide \$500 per week for up to 26 weeks per household, for eligible Canadians unable to work because they must care for a child, family member with a disability or a dependent under eligible circumstances due to COVID-19.

GOVERNMENT SUPPORT PROGRAMS

- One-time tax-free payment of \$300 for seniors eligible for the **Old Age Security (OAS) pension**, with an additional \$200 for seniors eligible for the **Guaranteed Income Supplement (GIS)**.
- Doubled monthly **Ontario Guaranteed Annual Income System (GAINS)** payments for Seniors up to \$166 per month for individuals and \$332 for couples for six months.
- Reduced the required minimum withdrawals from **Registered Retirement Income Funds (RRIFs)** by 25 % for 2020.
- \$9 million through **United Way Canada** for local organizations to support practical services to Canadian seniors.

COVID-19 AND YOUR MONEY

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- Providing six months of Ontario Student Assistance Program (OSAP) [loan and interest accrual relief](#) for student borrowers, in partnership with the federal government.

INVESTING IN A VOLATILE MARKET

- Follow your plan
- Avoid making decisions based on emotions
- Know your time horizon
- Review your goals

YOUR FINANCIAL REPRESENTATIVE

- Must know you – goals, financial circumstances, time horizon, risk tolerance
 - Update Know Your Client Form
- Must make suitable investment recommendations
- Must know the product they recommend – structure, features, costs, fees, risk

CARE ABOUT YOUR INVESTMENTS

- Review your portfolio
 - Ask questions
- Update your financial plan if needed
- Review your confirmation slips and statements
- Maintain regular communications with your advisor

PLAN FOR THE UNEXPECTED

- Who can make decisions about your finances, health, family if you are unable to do so?
- How do you want your assets to be distributed?
- Where would someone find your important documents?

[Wills and Estate Planning](#)

[Personal Information Inventory](#)

OSC INVESTOR EDUCATION RESOURCES

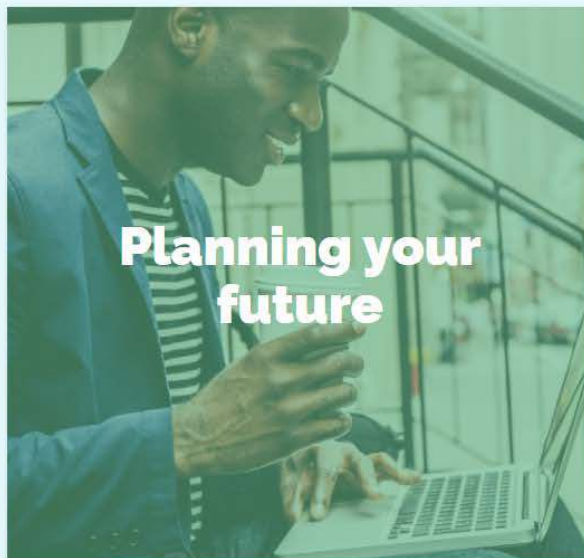
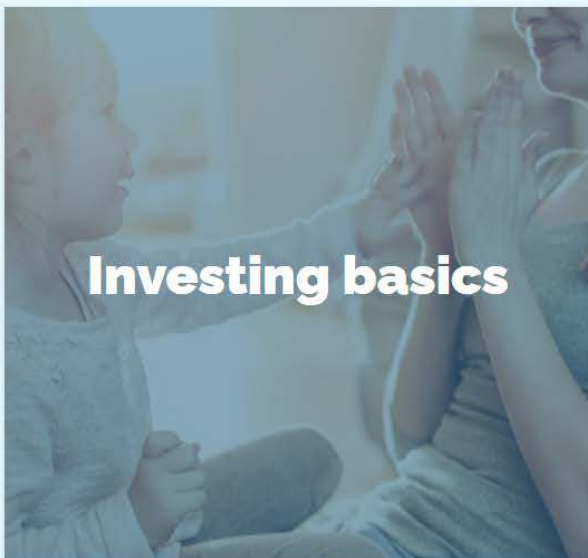
OSC

ONTARIO
SECURITIES
COMMISSION

INVESTOR OFFICE

Get smarter about money

I am looking for...



COVID-19 AND YOUR MONEY

The screenshot shows the top of the OSC website. The header includes the OSC logo, the text 'ONTARIO SECURITIES COMMISSION', and a 'Get Smarter About Money.ca' logo. On the right, there are social media icons for Facebook, Twitter, and YouTube, along with links for 'A.A.', 'Contrast', and 'Français'. Below the header is a navigation bar with links: 'Invest', 'Plan & manage', 'Life events', 'Protect your money', 'Calculators & tools', and 'Resources'. A search bar on the right of the navigation bar contains the text 'I am looking for...'. The main content area features a large blue-tinted image of hands being held together, with the text 'COVID-19 and your money' overlaid. Below this are three smaller image-based links: 'The COVID-19 outbreak and your investments' (showing a woman at a desk), 'How are my investments protected?' (showing people with umbrellas), and 'COVID-19: Important financial dates and information' (showing a calendar).

OSC ONTARIO SECURITIES COMMISSION Get Smarter About Money.ca

A.A. | Contrast | Français

Invest Plan & manage Life events Protect your money Calculators & tools Resources

I am looking for...

COVID-19 and your money

The COVID-19 outbreak and your investments

How are my investments protected?

COVID-19: Important financial dates and information

RESOURCES

Investment products

- Mutual fund
- Exchange traded funds
- Real estate investments

Life events

- Planning your future
- Buying a home
- Inheriting money
- Living your retirement

Plan/manage

- Working with an advisor
- Understanding tax

Worksheets

- Budget worksheet
- Retirement cash flow planner
- Financial goals worksheet

Calculators

- Emergency fund calculator
- Spending habits calculator
- RRIF withdrawal calculator
- Cash flow calculator

Tools/videos

- Scam spotter tool
- COVID-19 fraud alert

PROTECTING NEW CANADIANS

OSC ONTARIO SECURITIES COMMISSION Get Smarter About Money.ca

English | Français | ਪੰਜਾਬੀ | Español | Deutsch | Italiano | 中文(简) | 中文(繁) | العربية | Tagalog | Português | Polski | اردو | فارسی | Русский | Tiếng Việt | 한국어 | தமிழ் | हिन्दी | 日本語 | Українська | Nederlands

OSC ONTARIO SECURITIES COMMISSION Get Smarter About Money.ca

Introduction to investing

A primer for new investors

Whether you are new to investing or new to Canada, investing for your future is important. Having the right information and resources can help you make better decisions for you and your family.

[InvestingIntroduction.ca](https://investingintroduction.ca): Information available in 22 languages including French, Tagalog, Spanish, Chinese (Simplified and Traditional), Hindi, Punjabi, Portuguese, Vietnamese

STAY CONNECTED WITH THE OSC



Follow us on:



@smarter_money



@GetSmarterAboutMoney



GetSmarterAboutMoney

Sign up for Investor News on
[GetSmarterAboutMoney.ca](https://www.getsmarteraboutmoney.ca)

- Enewsletter that covers timely topics, resources, investor warnings and much more

CONTACT INFORMATION

Ontario Securities Commission
20 Queen St. W.
Toronto, ON
M5H 3S8

Phone: 1-877-785-1555

TTY: 1-866-827-1295

Email: inquiries@osc.gov.on.ca

Financial Literacy Tools/Resources

*Information adapted from Canadian Anti-Fraud Centre. Released April 8, 2020.

From: [Financial Consumer Agency of Canada](#)



Managing money and debt: Important things you should know

Free Webinar

Tuesday, November 10, 2020
From 1:30 to 2:30 pm EST

[REGISTER TODAY](#)

[Register for "Managing money and debt: important things you should know"](#)

Item
2 of 3

Pause

Tips and tools to understand your finances

This year, Financial Literacy Month will aim to help Canadians learn how to manage their finances in challenging times.

Keep track of your money

Making a budget will help you stick to a spending plan and stay on top of your finances.

Minimize debt: borrow only what you need

If you must borrow money, understand the cost of debt and have a plan to pay it back.

Reassess your financial goals

During challenging times, it may be necessary to reassess your financial goals.

Protect yourself from financial fraud

Protect yourself from fraudsters who prey on peoples' fears and misinformation about the COVID-19 pandemic.

Set up an emergency fund

If you can, set aside some money to pay for unexpected expenses and avoid taking on more debt.

Understand financial products and services

Know your rights and the rules for your financial products and services.

Financial Consumer Agency of Canada

Financial literacy in Canada

From: [Financial Consumer Agency of Canada](https://www.fcac.ca/)



Get free tips and tools to understand your finances

www.canada.ca/en/financial-consumer-agency/programs/financial-literacy.html

10 TEN YEARS FINANCIAL LITERACY MONTH



Keep track of your money

It's important to carefully track your money so you can make informed financial decisions and find areas where you can save.

DID YOU KNOW? FCAC's research shows that when people get started and continue with a budget, they are better at managing their money than those who do not budget.¹

¹FCAC (2019) "Sustained behaviour change through financial education: A budgeting longitudinal study using mobile technology"

canada.ca/financial-literacy-month

Canada

Financial Consumer Agency of Canada Agence de la consommation en matière financière du Canada

10 TEN YEARS FINANCIAL LITERACY MONTH

10 THINGS YOU SHOULD KNOW

DURING TIMES OF FINANCIAL UNCERTAINTY



¹FCAC (2019) "Canadians and their Money: Key Findings from the 2019 Canadian Financial Capability Survey".

canada.ca/financial-literacy-month

Canada

A red rotary telephone is positioned in the upper right corner of the image. It has a coiled cord and a classic design with a handset and a circular dial.

**Get Help
Now**

Call the Seniors Safety Line

1-866-299-1011

Free to call
Confidential
24 hours a day
7 days a week

SINCE COVID

10 x's Higher

SENIORS REACHING OUT FOR SUPPORTS
AND SERVICES RELATED TO ABUSE

Supports

HELP LINES FOR VICTIMS AND SURVIVORS

Assaulted Women's Helpline

www.awhl.org

416-863-0511 or toll free: 1-866-863-0511

Peel Elder Abuse Support Line:

(Brampton & Mississauga)

905-459-7777

Services available in Punjabi, Hindi, Urdu, Spanish, Portuguese, Cantonese and Mandarin.





Toronto
Seniors
Helpline

Toronto Seniors Helpline is here for you.

416-217-2077

1-877-621-2077

TTY: 1-844-946-1700

T CRISIS OUTREACH SERVICE FOR SENIORS – COSS TEAMS

LOFT is one of three organizations joined together to provide crisis support services to seniors in mental health (including dementia) or addictions crisis in the City of Toronto. The partner organizations work together to provide seamless, client and care-giver focused services available from 9:00 am to 5:00 pm, 365 days a year no matter where in Toronto you live.

Seniors, their family members, health care providers or even a concerned neighbour or friend, can call the Toronto Seniors Helpline. The crisis line worker will make an initial assessment of the risk and dispatch a crisis team to the senior's home.

The three organizations lead these services in three areas of the city. LOFT is proud to lead the North COSS Team, and together with partners Woodgreen Community Services in the East and Reconnect Community Health Services in the West, offers coordinated crisis intervention and psychogeriatric case management. In addition, LOFT provides personal support services and respite care city-wide.



Provincial LEGAL Supports and Services

Advocacy Centre for the Elderly

1-855-598-2656

www.advocacycentreelderly.org

Law Society Referral Service

www.lsuc.on.ca/lsrc/

South Asian Legal Clinic

416-487-6371

<https://salc.on.ca>

Human Rights Tribunal of Ontario

1 866 598 0322

www.hrto.ca

Office of the Public Guardian and Trustee

1-800-366-0335

www.attorneygeneral.jus.gov.on.ca



Provincial Supports POLICE and Services

Call local Police Service

LEAPS/Seniors Support Officers

Ontario Provincial Police

www.opp.ca

Senior Crime Stoppers

www.canadiancrimestoppers.org

1-800-222-TIPS (8477)

Toronto Police Service

*Vulnerable Persons Coordinator,
Community Partnerships and Engagement Unit*



Supports and Services



LHIN Home and Community Care

<http://healthcareathome.ca/>

Alzheimer Society of Ontario

www.alzheimer.ca/en/on

1-800-879-4226

Family Services Toronto

416.595.9618

<https://familyservicetoronto.org/>

The 519

1-416-392-6874

www.the519.org



Reporting



MINISTRY MANDATED REPORTING
**HOW DO I REPORT
ABUSE?**



Long-Term Care Homes Act s.24(1)

Any person who has reasonable grounds to suspect that abuse has occurred, or may occur, shall immediately report the suspicion and the information upon which it was based to the Director under the LTCHA.

Long-Term Care ACTION Line
1-866-434-0144

Retirement Homes Acts.67

Anyone who sees or suspects a situation that harms or puts a resident at risk of harm must report it to the RHRA.

**Retirement Homes Regulatory
Authority (RHRA)**
1-855-275-7472

Stay in Contact with Us



@EAPreventionON



Contact EAPO

Contact Information

Raeann Rideout

**Director, Provincial Partnerships & Outreach
Elder Abuse Prevention Ontario**

EMAIL ADDRESS

partnerships@eapon.ca

PHONE NUMBER

705-876-1122 ext 327

WEBSITE

www.eapon.ca

QUESTIONS?



Ontario Securities Commission

20 Queen St. W., 22nd Floor, Toronto, Ontario M5H 3S8

Tel: 1-877-785-1555 **Email:** inquiries@osc.gov.on.ca

 [GetSmarterAboutMoney](#)  [@smarter_money](#)

[Visit InvestorOffice.ca](http://InvestorOffice.ca)



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