



## Elder Abuse Prevention (ON)

Stop Abuse - Restore Respect

Prévention de la maltraitance envers les aînés (ON)

Arrêtez les mauvais traitements - Restaurez le respect



## EAPO Virtual Webinar Series

*"The Impact of Financial Abuse - Who Speaks when the Victim Cannot?"*



### SPEAKERS:

**Martin Franssen**, Detective Constable, Financial Crime Unit,  
Durham Regional Police

**Christine Carr**, Caregiver and Advocate

**Tuesday, November 24, 2020**

**1:00 - 2:00 pm**

# 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).

# 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.



**LAND ACKNOWLEDGMENT**

# 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)



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@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**

PROUDLY PRESENTS

## A SERIES OF VIRTUAL EVENTS

in recognition of Victims and Survivors of Crime Week  
November 22- 28, 2020

RECOGNIZING  
**COURAGE**  
RENEWING  
**COMMITMENT**



**EAPO invites you to join  
our Recognition Awards  
Event &  
Educational Webinars**

## LINE UP OF SPEAKERS

Throughout the week, EAPO welcomes several notable speakers to address the issues and impacts older adults experience as victims and survivors of crime.

# Speakers



**Martin Franssen**, Detective Constable,  
Financial Crime Unit,  
Durham Regional Police

Learn about the experiences of a senior victim of financial abuse, Ethel, as told by her caregiver and advocate Christine Carr. Mrs Carr will share how Ethel was defrauded by a contractor and his friend and how this very negatively impacted Ethel's life.

Detective Constable Franssen, who specializes in financial crimes, will share his insights about the victimization of older adults and provide prevention tips to safeguard financial assets, so YOU and your loved ones, can avoid becoming a victim of financial abuse.

**Christine Carr**, Caregiver and Advocate



# ***WHO SPEAKS WHEN THE VICTIM CANNOT ?***



# STEP IN STEP UP

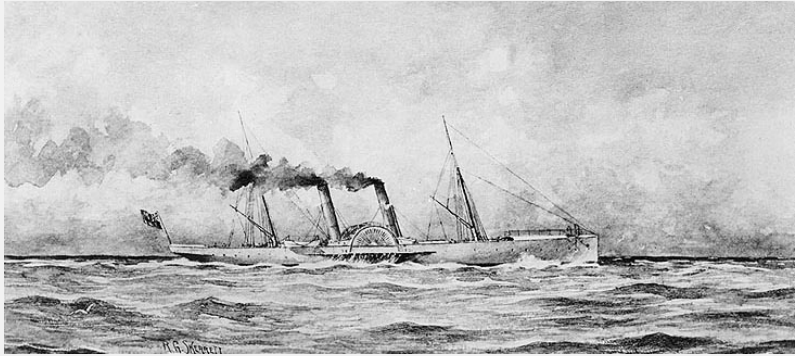
To Reduce Abuse Against Seniors

## Today's line-up:

- Introduction to Project BANSHEE
- Introduction to Ethel (A victim of financial abuse)
- Discussion about the impact of victimization
- Introduction to Ethel's Caregiver and Advocate
- The impact on the Caregiver

***Step In. Step Up!***

# *What's a BANSHEE?*



**USS BANSHEE**

Steamship Gun boat (1864 - 1895)



**USS BANSHEE II (IX-178)**

Tanker ship (1944 -1946)

## Project BANSHEE- *Overview*

1. Seven (7) different investigations
2. Victims included:
  - a. Three (3) persons [age 60-89 (All have passed)]
  - b. Charity- Story Book Primate Farm
  - c. Two financial institutions
3. Six (6) accused
4. 77 charges

## Project BANSHEE - *Outcomes*

1. Case split into two trials
2. Conviction of two accused prior to trial
3. Convictions of three (3) accused after seven week jury trial:
  - a. Sentence - AC 90 days
  - b. Reverend STEWART - 15 months
  - c. BUDIMIOROVIC – Part I- six years/ Part II- six months

## Project BANSHEE - *Outcomes*

4. Sentencing with “*fine-in-lieu*” orders  
(two persons)
5. Seizure of a house
6. Coverage through mortgage insurer
7. Court ordered “*staying of charges*” – Part II

# *The impact upon Ethel*



## *Economic impact specific to ETHEL*

- Loss of entire savings - \$ 62,000.00(+)
- Credit card debit - \$ 45,000.00(+)
- Mortgage against her home - \$ 150,000.00



## *The true impact upon* **ETHEL**

- The potential loss of the home she had lived in for 35(+) years
- The realization her “*friends*” were not her friends
- Loneliness
- Rapid cognitive decline.

**Mrs. Christine CARR**

Ethel's Caregiver

Ethel's Advocate

Ethel's life long friend

# *Lesson Learned:*

- The true impact of victimization upon seniors
- The impact upon caregivers
- The importance of certain steps police must take
- The challenges of holding perpetrators of abuse accountable civil and criminal process.

## **The need for change:**

- a. Legislation
- b. Police
- c. Society

**NOW!**

Step In

**STEP UP!**

**Everyone has a role to play as it takes a community to protect our most vulnerable!**

## Read more- DURHAM NEWS

- [www.durhamregion.com/news-story/9423161--it-was-easy-oshawa-senior-feared-losing-home-after-fraud](http://www.durhamregion.com/news-story/9423161--it-was-easy-oshawa-senior-feared-losing-home-after-fraud)
- [www.cbc.ca/news/canada/prince-edward-island/pei-minister-harold-stewart-guilty-fraud-1.4883037](http://www.cbc.ca/news/canada/prince-edward-island/pei-minister-harold-stewart-guilty-fraud-1.4883037)

# Contact



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Financial Crime Unit

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Email: [630@drps.ca](mailto:630@drps.ca)



Christine CARR

D/CST Martin FRANSSSEN

Email: 630@drps.ca)

Telephone: 905.579.1520 Extension 5356



# Provincial Supports POLICE and Services

## Call local Police Service

LEAPS/Seniors Support Officers

## Ontario Provincial Police

[www.opp.ca](http://www.opp.ca)

## Senior Crime Stoppers

[www.canadiancrimestoppers.org](http://www.canadiancrimestoppers.org)

1-800-222-TIPS (8477)

## Toronto Police Service

*Vulnerable Persons Coordinator,  
Community Partnerships and Engagement Unit*

**SENIORS  
CRIME  STOPPERS**



**To anonymously report  
crimes against seniors.**

**1-800-222-TIPS (8477)**



# 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**



# Provincial LEGAL Supports and Services

## **Advocacy Centre for the Elderly**

1-855-598-2656

[www.advocacycentreelderly.org](http://www.advocacycentreelderly.org)

## **Law Society Referral Service**

[www.lsuc.on.ca/lsrcs/](http://www.lsuc.on.ca/lsrcs/)

## **South Asian Legal Clinic**

416-487-6371

<https://salc.on.ca>

## **Human Rights Tribunal of Ontario**

1 866 598 0322

[www.hrto.ca](http://www.hrto.ca)

## **Office of the Public Guardian and Trustee**

1-800-366-0335

[www.attorneygeneral.jus.gov.on.ca](http://www.attorneygeneral.jus.gov.on.ca)

# Supports and Services



## **LHIN Home and Community Care**

<http://healthcareathome.ca/>

## **Alzheimer Society of Ontario**

[www.alzheimer.ca/en/on](http://www.alzheimer.ca/en/on)

1-800-879-4226

## **Ontario Caregiver Association**

416-362-CARE (2273)

Helpline: 1-833-416-2273

<https://ontariocaregiver.ca>

## **Family Services Toronto**

416-595-9618

<https://familyservicetoronto.org/>



# Tools and Resources

**ELDER ABUSE AND KNOWING YOUR LEGAL RIGHTS**

Elder Abuse Ontario  
Prévention de la maltraitance envers les aînés

## WASH YOUR HANDS of COVID-19 SCAMS!

**Be AWARE of people offering or selling you things....**

- Vaccines or miracle cures - currently there is NO vaccine or cure.
- Coronavirus Testing Kits- Official site are Ministry of Health [www.health.gov.on.ca](http://www.health.gov.on.ca) or Public Health [www.canada.ca/en/public-health](http://www.canada.ca/en/public-health)
- Overpriced or fake goods- Before you buy anything do your homework to ensure you are dealing with a reputable company.
- Home cleaning/disinfecting services- Before you buy anything do your homework to ensure you are dealing with a reputable company.
- Medication/shopping services- Use only trusted, reputable companies that provide and are known for their services.

**Protect Yourself & Others**

- Don't be rushed into making a decision, "if it sounds to good to be true, it probably is".
- Don't assume everyone is genuine. It is okay to reject, refuse or ignore someone who approaches you for money. Only criminals will try to rush & panic YOU.
- Only purchase items from legitimate businesses, take a moment to think before parting with your money or personal information.
- If someone claims to represent a charity, ask for ID, do your research. If they attempt to pressure you to accept a service they are unlikely to be genuine.

**Be a good friend, help protect your family, friends & neighbours from frauds & scams**

- Read it.
- Share it.
- Prevent it.

**Take care of your emotional and mental well-being**

COVID-19 pandemic is a stressful and anxious time for everyone. If you need **HELP** now 24 hrs a day Please **CALL Seniors Safety Line 1-866-299-1011**

Elder Abuse Prevention (ON)  
Prévention de la maltraitance envers les aînés (ON)  
Aidez les aînés à résister. Restez à l'écart.

## Restez vigilants et repérez les signes de fraude et escroquerie liées à la Covid-19

### PROTÉGEZ – VOUS ET LES PERSONNES VULNÉRABLES DE VOS COMMUNAUTÉS

- N'ayez pas peur de dire Non
- Faites vos recherches
- Ne cédez pas vos informations personnelles
- Méfiez-vous des demandes de frais initiaux ou à avancer
- Méfiez-vous des courriels non sollicités – ne cliquez pas sur leurs liens ou leurs pièces jointes
- Attention aux produits frauduleux qui prétendent traiter ou guérir du Virus

**RECONNAITRE, REJETER, SIGNALER**

[www.farfo.ca](http://www.farfo.ca)   [www.eapon.ca](http://www.eapon.ca)

### COVID19 Specific Frauds and Scams

Here is a list of the top 10 scams and frauds currently being used to prey on vulnerable seniors during the COVID19 crisis\*

Government Focused	Family, Friends & Community Focused	For More Information
<input type="checkbox"/> Emails, phone calls and text messages encouraging seniors to apply for COVID-related government benefits by clicking on a link.	<input type="checkbox"/> Deceptive websites asking you to help purchase Personal Protective Equipment for front line health care providers by donating (paying by credit card).	<p> The Canadian Anti-Fraud Centre collects information on fraud and identity theft.</p> <p>For more information, visit <a href="https://www.scamline.ca/centre/centresatfraude.ca/">https://www.scamline.ca/centre/centresatfraude.ca/</a></p> <p style="background-color: #333; color: white; padding: 2px;"><b>Reporting to Canadian Anti-Fraud Centre</b></p> <p> By phone: 1-888-495-9511 (toll free) Calls are answered Mon to Fri, from 10am to 4:45pm EST</p> <p> Online: <a href="http://bit.ly/CanAge-report-fraud">bit.ly/CanAge-report-fraud</a></p> <p>Log into the tool using one of the following options:</p> <ul style="list-style-type: none"> <li>• GC Key User ID / password</li> <li>• Sign In Partners (banking credentials)</li> </ul>
<input type="checkbox"/> A version of the CRA scam where fraudsters threaten that your "provincial medical benefits" have run out (or are running out) and you need to send money either to reinstate them or to buy private medical insurance.	<input type="checkbox"/> Community helping scams where callers say that they are trying to connect with Socially Isolated seniors so that they can "help them". In some instances, these callers are predators who are actually trying to identify vulnerable seniors so that they can get into their house, sell them things, or steal their personal information.	
<input type="checkbox"/> A phone call from someone posing as a representative from the provincial or municipal health authority saying that you have been found to have COVID - or you have been found to have been exposed to COVID - and to give them your credit card to pay for testing or results.	<p><b>IMPORTANT NOTE:</b> There are legitimate organizations reaching out to vulnerable seniors during the COVID19 crisis. To ensure that you are speaking with a reputable organization, ask them for their phone number and then call them back before providing any personal information. And NEVER give out financial information.</p>	
<input type="checkbox"/> Canada Post / UPS - delivery frauds - a telephone call saying that you have an (often international) package which has been attempted to be delivered, but you need to call them to pay duty or shipping first.	<input type="checkbox"/> Romance Scams through social media and on-line dating sites focused on seniors who may be feeling lonely as a result of being isolated because of COVID, and are spending more time socializing online.	
<p style="background-color: #333; color: white; padding: 2px;"><b>Bank &amp; Insurance Focused</b></p> <input type="checkbox"/> Fake "financial planners" calling seniors about opportunities to get their investment portfolios back up due to COVID19 losses.	<input type="checkbox"/> A version of the Grandparents Scam - but this time the "grandchild" is stuck overseas and can't get home because of COVID restrictions but with enough money can get a "special flight" - and "don't tell mom or dad".	

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

## Watch for signs of COVID-19 Fraud & Scams

### PROTECT YOURSELF AND THOSE VULNERABLE IN OUR COMMUNITY

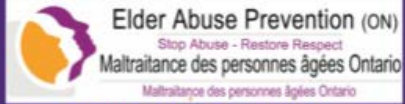
- Don't be afraid to say no
- Do your research
- Don't give out personal information
- Beware of upfront fees
- Beware of unsolicited emails – don't click on links or open attachments
- Protect your computer

**View EAPO's Webinar Recording**

### COVID-19 FRAUD AND SCAMS: HOW TO RECOGNIZE, REJECT AND REPORT

[www.eapon.ca](http://www.eapon.ca)

# Upcoming Webinar



PROUDLY PRESENTS

## A SERIES OF VIRTUAL EVENTS

in recognition of Victims and Survivors of Crime Week  
November 22- 28, 2020

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## LINE UP OF SPEAKERS

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Victims and  
Survivors of  
Crime Week



Semaine des victimes  
et survivants  
d'actes criminels

# Upcoming Webinar

## *"Empowering Strategies to Support the Resiliency of Older Survivors of Intimate Partner Violence"*



### **DISTINGUISHED GUEST SPEAKER**

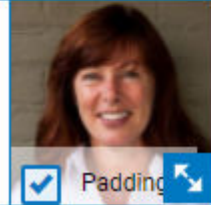
**Bonnie Brandl**, Director, National Clearinghouse on Abuse in Later Life (NCALL), a project of End Domestic Abuse Wisconsin

**Wednesday, November 25, 2020**

1:00 - 2:00 pm

# Upcoming Webinar

*"Managing Risk for Domestic Homicide of Older Adults as a Community – Everyone Has a Role to Play"*



**SPEAKERS:**

**Margaret MacPherson**, Research Associate, Centre for Research and Education on Violence Against Women and Children, Western University



**Tracey Marshall**, President, Threat Management Matters Inc.

**Thursday, November 26, 2020**

1:00 - 2:00 pm

***PRESENTATION OF RECOGNITION AWARDS &  
"Recognizing Vulnerable Victims' Needs  
through the Court Process"***

**SPEAKER:**

**Nadine Prince**, Manager,  
Victim Witness Assistance Program, York Region

**Friday, November 26, 2020**

11:00 am - 12:00 pm

# Upcoming Webinar



**Elder Abuse Prevention (ON)**  
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**ACE**  
Advocacy Centre  
for the Elderly

## Rights of Older Adults Webinar



**Tuesday, December 1, 2020**

**1:00 - 2:00 pm**



*Provided with an American Sign Language (ASL)  
Interpreter*







# Stay in Contact with Us



**@EAPreventionON**



# Contact EAPO

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