# **Caregiver Assistance News**

"Caring for You - Caring for Others"

#### Area Agency on Aging District 7, Inc.

Serving Adams, Brown, Gallia, Highland, Jackson, Lawrence, Pike, Ross, Scioto and Vinton Counties in Ohio

www.aaa7.org Helping You Age <u>Better</u>!

## JANUARY 2013 Rights of Older Adults and Protection from Scams

Older adults are more likely to become the victims of exploitation and, if cognitively impaired, can be twice as vulnerable. No one at any age should be a victim; however, if you find someone in that situation, be aware that they have rights, that it wasn't their fault. and that elder abuse is a crime. Scammers will usually make a special effort to lure trusting older adults such as enticing them with false lottery winnings, fake inheritances, illegitimate sweepstakes, or "special" opportunities to donate to their charity.

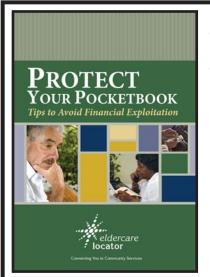
Older adults have the right to be free from intimidation, harassment and abuse. They have the right to be respected and appreciated for their years of contributions.

#### Be Aware, Be Alert

Keep in mind that thieves can break into a person's privacy with little more than their name off a mailbox. In many cases, that's all a crook needs in order to find who lives in the house. Even their age can be linked online.

Use special caution where con artists are most comfortable connecting with potential victims:

• Be wary of a caller on the phone who asks for personal, credit card



### <u>Tips to Avoid</u> Financial Exploitation

Read more about Financial Exploitation in a special brochure, "Protect Your Pocketbook," which is located on our website at www.aaa7.org. At the bottom of our website's home page, there will be an ad with a link to a copy of this helpful and informative brochure.



or social security information.

- Be on the lookout for postal mail that offers free concert tickets or flyers "just for you" with special opportunities.
- The Internet offers us the convenience of e-mail and shopping; but keep in mind, it is a predator's tool for collecting unauthorized personal information.
- Door-to-door sales are still used today to steal your valuables.





### Say No and Be Choosy - It is Your Right!

#### <u>Say No - It is Your Right</u>

Always use caution when offered a "get-rich-quick" scheme or if someone pressures an older adult in to acting fast or with cash.

Do not make decisions out of desperation or share personal information with strangers. When someone you do not know uses your first name, this is a red flag.

If you, or someone you know owns a home and is at risk of losing it because they can not keep up with the mortgage, beware of "foreclosure rescuers." If a contractor works in an older adult's home, hide their personal papers. Taking one picture of their credit card or bank statement using a cell phone is all that is needed to run up charges or steal an identity.

#### Be Choosy - It is Your Right

• Use familiar real estate agents, financial planners, bankers, or companies. Check with valued neighbors, family or friends for safe referrals. It is best to not try new contacts unless referred by a trusted source.

• Use the Internet as leverage against elder abuse. It is a great way to research potential business contacts before you hire.

• Isolated older adults cut off from help are a preferred target. Keep them active and in touch with their community.

• Be aware. Contact your local se-

nior center. They may have knowledge of the most current scam going on in your area. Keeping up with your local news is also a source for information. Scammers will sometimes target an unsuspecting community.

• If you are a family member or authorized to do so, scrutinize a senior's bank and credit card statements for unauthorized transactions.

Watch for things out of routine such as a check that is late. Call the source and find out when it was mailed. Have them reissue the check when possible.

#### Do Not Blame the Victim

Anyone can be taken advantage of, from anywhere, and at any age.

Most seniors never report abuse because they're too scared or too ashamed, especially when the bad guy is a family member or caregiver. The National Center on Elder Abuse estimates that only a small fraction are reported. If it does happen to someone in your care, call for help and report it.

Contact your local law enforcement agency to make a report with the victim. They will decide what steps to take. A police report will provide proof that they were a victim of theft. You and your care receiver can drop by the local po-



lice department to discuss their situation - you can even call or visit them online.

You will also be helping someone else from being victimized if you do. Prosecuting those who take advantage of older adults is the only way to stop crimes against them. Other resources are your:

- State Attorney General's Office
- Local District Attorney's Office
- Division of Consumer Fraud

If someone in your care becomes a victim of a con artist, know there is the Crime Victims' Rights Act that gives victims protections such as:

- The right to have their money back, if possible.
- Reasonable protections from the thief.
- The right to confer with the attorney for the government.

• The right to not be excluded from information or proceedings about their case.

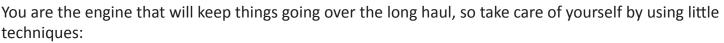
"The best way to cheer yourself up is to cheer someone else up." - Mark Twain

Taking Care of Yourself - Dementia Care

It is natural for you to have feelings of inadequacy in dealing with the caregiving challenge, and heartbroken to be losing the love and friendship of the person you knew.

Expect to feel frustrations from the person's:

- Inability to follow instructions and perform daily tasks, which slows the pace of your day.
- Constant repetition of the same phrases or stories.
- Rage, withdrawal, or use of profanity.
- Demands to do things (like driving) that are no longer safe.



- Take brief daytime "power naps."
- Keep a "little black book" of outreach numbers handy friends you can call when you are having a hard time.
- Make a nutritious meal and snack plan for yourself so that you eat properly regardless of how busy you are.

## Live Life Laughing



*"Sure, I accept your offer to sell in exchange for 20 lottery tickets."* 

# Don't Fall - Be Safe!

More than 40 percent of those hospitalized from hip fractures do not return home and are not capable of living independently again.

Avoid sudden changes in light. If you go from light to dark, or the other way around, stop and give your eyes time to adjust before moving.

For more safety tips, visit www.stopfalls.org





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Your local Area Agency on Aging District 7, Inc. serves the following counties in Ohio: Adams, Brown, Gallia, Highland, Jackson, Lawrence, Pike, Ross, Scioto and Vinton. Services are rendered on a non-discriminatory basis. Those interested in learning more about the services provided through the

Area Agency on Aging District 7 can call toll-free at 1-800-582-7277. Here, individuals can talk directly with a nurse or social worker who will assist them with information surrounding the programs and services that are available to best serve their needs. The Agency can also be reached via e-mail at info@aaa7.org.

# What is Elder Abuse?

The details of the laws vary from state to state, but broadly defined, it is the abuse in any form or mistreatment that results in harm or loss to an older person. Here are six elder abuse crimes:

- Physical Abuse physical force that results in bodily injury, pain or impairment. It includes assault, battery and inappropriate restraint.
- Psychological Abuse the willful infliction of mental or emotional anguish by threat, humiliation, or other verbal or nonverbal conduct.
- Sexual Abuse non-consensual sexual contact of any kind with an older person.
- Financial Abuse the illegal or improper use of an older adult's funds, property or resources.
- Neglect the failure by those responsible to provide food, shelter, healthcare or protection for a vulnerable older adult.
- Self-Neglect the failure to provide for one's own essential needs.

Source: Administration on Aging