

# PATHWAYS TO INDEPENDENCE

MAY 26TH, 2021, 1:30PM TO 3:30PM

ZOOM VIRTUAL PEER GROUP MEETING NOTES

**Hosted By:**

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Individualized Funding Resource Centre Society

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Technology For Living

**Guest Speakers:**

- Constable Camille Oliveira, New Westminster Police Dept.
  - Vulnerable Persons Liaison Officer
- Amrit Hundal, New Westminster Police Dept.
  - Crime Prevention Co-ordinator
- Odessa Ditson, New Westminster Police Dept.
  - Elder Abuse Support Worker



More than ever, people with disabilities must come together as a unified group in society. How we support and help each other through crisis and every day hurdles will strengthen us as a community and as individuals. Living independently is a choice and comes with additional challenges. Through unification people with disabilities make a difference; each voice is important.

The goal of Pathways To Independence meetings are for peers to come together and share information and updates on current issues facing people with disabilities.

The May 2021 meeting was attended by approximately 77 people.

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## COVID-19 Vaccinations

Many peers have had to reach out to their Health Authorities to be placed on the list for their second vaccination. If peers are concerned about not being notified when, and where, their appointment will be handled by the Health Authority, please follow up with your Health Authority on this matter.

## Technology For Living

### *Simon Cox Student Design Competition Update with Taylor Danielson*

I want to thank everybody for your participation over these past few months with The Simon Cox Student Design Competition, as well as your participation in our last meeting, casting your votes and choosing the People's Choice Award. **For those of you who did not get a chance to tune in to watch the event, you can still watch it on our YouTube Channel by clicking the first YouTube Logo below.** The video is not long and is very enjoyable. Maybe I am biased, but I loved it. It was awesome!



The Pathways To Independence Peers chose ***The Adjustable Portable Tip Top***, for the People's Choice Award. This is a device for creating a tabletop for an individual in a wheelchair that can be used in a variety of settings. It clamps on to whatever is available. The winners were team out of UBC, and they won \$500. Thank you for casting your vote.

**Update:** The Winner Breakdown on We Talk Tech. Ean and Wayne Progue break down the competition and highlight how the People's Choice Award was voted on by the Pathways Peers.



### *Programs for Seniors, with Ean Price*

Technology For Living is producing a series of educational videos geared towards the senior community. Sponsored by the New Horizons Grant from the Canadian Government, 12 videos will be produced which will focus on a variety of issues encountered by seniors. The videos will be published on YouTube over the next 12 month period and I look forward to providing you with updates along the way. If you are a senior or you have a senior in your life you care about, be sure to check out those videos on the Technology for Living YouTube channel. This second link will take you to the Home page for Technology For Living:



## Peer Recognition by Paul Gauthier

I would like to recognize Joanne Neubauer for her efforts to the community over the years. Joanne worked with me as a team member, back in 1994, to develop the CSIL Program. I have made a career of working on the CSIL Program. I have a resource centre and continue to support CSIL employers, but if it weren't for the teamwork of people like Joanne Neubauer, we would not have the program that we have today.

Joanne it was fun to work with you and it's important that you be recognized for your contribution to the development of the CSIL Program. There are over 1400 people now utilizing the CSIL Program because of your efforts and I just want to take a moment and thank you, Joanne for that major piece of work. I loved teaming up with you, it was just an amazing experience!

## New Westminster Police Department "Safe Tea!" Presentation



**New Westminster  
Police Department**

Joining the Pathways Peer meeting were

- Constable Camille Oliveira, Vulnerable Persons Liaison
- Amrit Hundal, Crime Prevention Co-ordinator
- Odessa Ditson, Elder Abuse Support Worker

Thank you to Richard Harrison, Project Specialist with Technology For Living, for introducing us to the New Westminster Police Department Team.

### **Constable Camille Oliveira**

I have the pleasure of being the Vulnerable Persons Liaison Officer for the New Westminster Police Department. I have been a Police Officer for almost 24 years and have seen lots of good things and have seen a lot of bad things.

We are going to talk about how you can educate yourself and your caregivers about safety measures and precautions and hope you find this helpful. The link to the accompanying presentation is posted to the IFRC website, with a link after this content.



### **Safe Tea Presentation**

We are going to focus on three areas:

- Safety in the Home
- Scams and Fraud
- Abuse Prevention involving Vulnerable Persons

Please use these safety tips in the most informed and discernible way as possible. This information is not intended to frighten you. It is important to remember that we all believe education and awareness is power and not for making us victims in our community.

### **Amrit Hundal, Crime Prevention Coordinator**

We are here today to spread awareness and provide you with the knowledge to be able to prevent crime and not become victims of crime, and what factors can create crime conditions to exist in, and also be aware of your immediate environment. One of the most important tips I have today is to understand what your local crime stats look like, what is happening and where it is happening.

I cannot speak to all municipalities, but specifically for New Westminster only. We do post crime stats after our police board meetings and these can be found online. Most police departments have police

force board meetings. Ours can be found on our website, this is a really good tool to have, because it lets you determine what is happening in your neighborhood.

Click the shield to go to the New West Police Board:



A good example of why this tool is helpful, is that if you have read that there is an increase in theft from vehicles in your neighbourhood, you'll be more aware that you need to stop leaving behind things in your vehicle. You will also learn what can make you a victim of crime this way, and then prevent yourself from becoming a victim of it.

The tool will also help you understand that random violent crimes against citizens are not common. They are typically targeted. We call this a crime triangle.

- There must be a desire to commit a crime.
- An opportunity to commit a crime.
- The physical target to commit a crime.

If you can at least eliminate one of the three, you have essentially prevented a crime.

#### **Odessa Ditson, Community Support Elder Abuse Counselor**

When you are calling the police, whether it be for an emergency or non-emergency, this situation is being recorded and monitored. The stats that Amrit was talking about are the reasons why you would call a non-emergency number even after something has occurred.

For example, the crime has already happened, and you cannot go after the person. You are sort of feeling hopelessness, still call because it gets recorded. These incidents must be tracked, and that way, the police know, "this is what we are looking for in this area, this is what is happening".

If you are desperate for an emergency response call 911. It is when someone is in immediate danger or a crime is underway. If you see someone who is about to be harmed, or has been harmed, do call 911.

#### **Amrit Hundal**

Even if the crime has been committed and you are aware of it, do call non-emergency because that helps us determine where we require more police presence.

Often, we will get called when people think, "*this is what is happening in our neighbourhood and nobody is coming here*". The police cannot be somewhere if they do not know what is happening. If you have seen a crime happen, and it is after the fact, you can report online, New Westminster has that option. You can go online on our website at [westminsterpolice.org](http://westminsterpolice.org) and report an emergency via your computer, or you can just feel free to call us on our non-emergency line.

**Online reporting for New Westminster Police Department: Click the Badge**



**Check to your local police department website for a similar page.**

### Odessa Ditson

All the teletypewriter (TTY) most of us have on our cell phones are set to be able to do that. I will not be showing you how to do that today but Android and iPhone both have the ability to have the teletypewriter if that is the needed.

Also, you should save the the non-emergency number for your local police or RCMP to your cell phone. You can look online to find out who is policing your neighbourhood and what non-emergency number to use.

### *Safety on the Streets*

#### Camille Oliveira

##### Street Awareness

COVID-19 has created a very different world and how we live our daily lives have changed, but the pandemic restrictions are easing, and the government is ready to get you out into the streets and off to events in our communities. Please remember that while everyone will be happy to be out in the community, it's always important to be aware of your surroundings, to walk in pairs.

**Stay in well lit areas and away from the curb.** If at any time you feel like you are being followed, and/or if you feel scared, call police. Walk to the nearest police department or into a nearby local business.

**Displaying large sums of money** or providing an opportunity crime by having your phone out attracts attention. For those who use wheelchairs, using **carabiners, also known as karabiner**, will help secure your bags and backpacks that you hang on your wheelchairs.



They come in several sizes and can be obtained at any store that sells household hardware i.e. London Drugs, Home Depot, Walmart etc.

They are relatively inexpensive and will keep the backpack and bags that you carry on the back of your wheelchair safe and secure and not a target for crime.

### *Home Safety*

#### Lights and Locks

Ensure that the lights outside of your homes are on at night and the outside doors are locked at all times when you are home alone. Security devices can be installed on the outside of the home such as entrances, and garages. You can also use home surveillance to make sure who is coming to your door, and into your home, who is in your circle of trust, such as a caregiver, friends and family. You can also check in with your closest neighbours so they get to know you, and you them.

### Odessa Ditson

#### Home Surveillance

When you have caregivers coming to your home, you may want to consider surveillance monitoring. It is a protection for you, it is a protection for them. It is a suggestion, and you will have to notify people on your property. "Heads up, I have the surveillance, it is for safety." You could even frame it to them by

saying *'when you are not here, I need to feel safe.'* That is why I have this surveillance monitoring. You must advise people that they are being visually recorded when they are in your home.

**Note:** Any workplace which has video surveillance equipment must post a sign near the front door and notify staff in writing.

### House Keys

If workers have a copy of your house key, have a locksmith make the copies with a DND (Do Not Copy) mark on it. It is up to you and the locksmith to negotiate how you can handle reordering, but generally you must go in person in order to have a copy of your key done in the future.

Some people will have the electronic key or a fob or press the button, kind of a lock. You can arrange those with your locksmith and have that managed for your safety.

### Harassment

There are times when you may need to dismiss a worker for job performance issues. While most terminations are easy to get through, there are times when a worker keeps returning or communicating to harass you or make you feel unsafe. You can request assistance from your police department to help you with this type of situation.

1. The police can have, what's called, a fireside chat too say, *"you cannot harass this person and doing these kinds of things."*
2. You can also request a Peace Bond or various kinds of Protective Order to keep them away from you, to keep you safe.
  - a. They can be issued from the police desk without having to go to court. Your local police will make their recommendations to you.

### Household Precautions

Summer is coming and you may be opening windows and keeping your balcony doors open. Be aware, especially if you are on the on the ground floor, that we have what is known as **Porch Pirates** now.

They are the people who take delivered packages from doorsteps or other items from porches and patios. They scout for things that are easy to take.

In general, you should avoid keeping large amounts of money in your home.

### Camille Oliveira

#### Checking Identification

Recently in the news there was a very tragic incident that happened to a senior citizen in her Vancouver home. Someone came to the door and invaded her home and they tragically killed her. Stories like these are very few and far between, but they do happen and Amrit and I, and other police officers, have had the opportunity to speak with some of our seniors and vulnerable population in our community who were concerned as they did not know how to ask people for identification.

In the province all police officers are required to carry a badge and they are also required to carry an ID card which has their name and photo on it and at the bottom it's signed by their chief.

You should ask the officer(s) to produce identification and their badge to the door. If you are still concerned, please call the emergency number and they will verify by asking which police officer and their car is at your residence and you will receive confirmation. If you are, at any time, scared, do not open the door.

Make that call to 911. That is what we are here for.

### **Amrit Hundal, Crime Prevention Coordinator**

These are some tips and tricks to know if you will be traveling.

- Put inside lights on a timer switch so your house is not always dark or always lit [24 hours a day].
  - Predators do sometimes sit outside and watch.
- If you have a driveway, get a neighbour to park in your driveway so your driveways are not always empty.
- Temporarily cancel your newspaper. I know most people say we do not get newspapers anymore, but if you do, there are always options.
- Ask your post office to hold your mail while you are away.
- Turn your ringer off on your landline phone, sometimes people will call and see if you will answer your phone. They will stand outside and listen to your ringer go off and let the phone go to voicemail to confirm that there is nobody home and that they are on vacation.
- This last one is very important. Do not post about your trip on social media.
  - I know we tend to get excited and want to share everything with our friends or even post live from vacation locations, but this started to become a problem because people's homes were getting broken into.

I have a background in banking, and I have an interesting story to tell because we had this one family become a victim of theft. They had all gone on vacation and they posted live locations in Mexico and I guess someone was following them online and decided to break into their home.

They had multiple bank accounts for themselves and trust funds for their kids and they left their pins on the cards.

What ended up happening was the thieves broke into their home, stole those cards and then not only did they have access to the bank cards, but access to the pin numbers, which is another reason why we always suggest not to have your passwords and pin numbers in the same place where you have your debit card or your Visa card.

They emptied out all the bank accounts.

This is a good lesson to learn from. Do not post about your trips on social media. Wait until you come back after everything's done and then it is all right to do so.

### *Are you Travelling Local or on Vacation?*

#### **Safety In the car and while Traveling**

Always try to plan your trip ahead if you know you are going out. Have your keys ready, have your water bottle ready, your purse ready, whatever you might need.



Whether it is a car vehicle, you are getting into, or behind the door to a building, look inside before entering. I always put emphasis on this because I find that sometimes people are oblivious to their surroundings when they are trying to get in. It might happen that somebody might have gotten in your vehicle before you even knew.

Please do not do this and say, *'Oh well I just decided to leave my doors open because there's nothing to steal in the car; that way they'll just rummage through the car and they'll leave.'*

No, what you are essentially doing is giving them a warm, comfortable place to sleep. Please refrain from doing that and remember to lock your doors.

Try to not to trust strangers, I feel sad saying this because I am a very social person but not everybody in the world is bad. However, we are in a time in place in our lives right now that you just cannot trust strangers.

Avoid picking up hitchhikers and avoid using dark, poorly lit parking lots. This essentially goes back to always planning your route. Where you are going grocery shopping, if you need to be out late at night, know your routes and even do your homework beforehand.

Look at the crime stats in the area and understand that if this area had a lot of theft or other crimes, do you want to be in that area?

### **Camille Oliveira**

Unfortunately, it is still 2021 and there are a lot of folks out there who believe that vulnerable populations, myself included, are often stereotyped as weak and frail and that is so not true. You are in a decade of virtual independence online, as well as being fully capable of negotiating our world.

Unfortunately, having physical limitations sometimes leaves individuals as easy targets for crime. Sometimes people need help accessing wallets. I know some time I have too many bags to go into the car, and I fumble with my keys. I try and make sure that I minimize losses.

I always make sure that I have limits on my debit card and my visa card, and when I am making those critical purchases that require that bigger amount I telephone my financial institution ahead of time, so that they know I am going to be buying that fridge that is costing \$2,000.

### *More Scams, Frauds and Financial Theft*

#### **Amrit Hundal**

##### **Identity theft**

This is the hot topic of today and it is a huge one and I often get people saying, *"Oh well I am an average Joe why does it even matter where I leave my documents."*

1. It is important to sign your credit cards,
2. Do not leave them out
3. Always shred your documents regardless of what it is.
  - a. Keep sensitive information in a safe or a safety deposit box.
4. Please do not throw any sensitive information in the dumpster.
  - a. Try to shred it

- b. If you don't have a shredder in your home, you can wet them and cut them up, and then throw them out.

### **The Grandparent Scam:**

A very common, and old, scam is where you get the phone calls saying your grandchild is in jail or they are hospitalized and/or they are severely hurt, and they need money to get back home. The caller will ask that you do not let their parents know that this is happening because they are scared that they are going to get in trouble.

- No, **you should be calling your family and your friends**, whoever, it may be, and asking them where the grandchild is.
- Did you know they were out of the country or,
- Did you know that they are out of the city?
- Where are they?
- Find out what's going on.

### **Service Scams**

Service scams are common right now, especially with it being COVID and us all being stuck at home. Emails announcing that Microsoft phone fees are lower, lowered rates being offered by banks and everything typically looks real.

They do a really good job of making themselves look legitimate but if you look closely enough, you will notice that their email addresses are either one letter off or they do not have the proper logo or business formatting.

- Always avoid giving your personal information.

### **Vacation Scams**

This is the one where you get all the calls saying you have just won a trip to Mexico, free flights or vacations offered.

- Do not follow through with the Robo call that says press six now if you want to go to the Bahamas.
- If it sounds too good to be true, it probably is too good to be true.

### **Price Scams**

Real prizes do not require money upfront if someone is calling you and saying you have won \$10,000 But you just must send us \$1,000 to receive the rest of the money. It probably does not exist.

### **Caregiver Account Payroll Scams.**

It is not uncommon for someone helping you on a regular basis to run a scam on their employer. Perhaps they start telling you on a regular basis that they have a sick child, a sick family member, and with their current salary they cannot afford to get their health care.

They might also tell you that they have someone back in their country of origin who is sick and needs help, but they can't afford to help.

If you feel as though you want to help them, that is the common reaction. Please do not directly give your money, even if they say to you that you can take the pay back out of their payroll.

### Revenue Canada

I'm sure 99.9% of everybody in this meeting has received a telephone threat saying you owe the CRA money, and they are going to report you to the police.

- CRA does not contact you by phone, email, or text.
- They are not going to send you threatening emails or text messages or try to collect money via gift cards.
- I have had local citizens tell me that they have received calls saying, “you can pay us back with a Best Buy gift card”. That is not how the CRA works.

### Guardians who are looking over Finances and Power of Attorneys.

You can go to your local financial institution and have BC Public Guardians and Trustee investigate something if you feel like something is not right with your finances or your bank account statements are not adding up.

There are always options and I urge you to try and get some support there. You can always connect with your local police; please do not hesitate to do that, the resources are always available there as well.

### This is a “Can you hear me” scam

If you receive a phone call and someone is saying, ‘Hey, can you hear me, you are cutting out.’ If it is an unknown caller just hang up.

- They are typically recording you on the other end.
- With that, what they can do, is claim to be you and try to get some authorized purchases drawn on your credit card, and it is usually through voice recognition.

### Phishing

Pronunciation is literally as it sounds, but it is not fishing for salmon. It is email that come from fraudsters or tricksters that are posing as banks or large companies and they look very real. They copy everything to the T; I would advise you to go on the actual website.

For example, if you are receiving an email about a great deal which seems too good to be true, you should check the information. If it says it’s from Best Buy, go on the Best Buy website or you can call their customer service and ask if the email is real. 90% of the time they will say no, this is not real.

If there's anything with financial fraud, i.e. an email from the Royal Bank of Canada, saying you won something or there is a promotion for bank clients and you are skeptical about it.

- Telephone them. They appreciate you reporting those things because they also have fraud departments that deal with these matters. Usually about 100 to 500 of their clients will receive the same email, and the institution knows what to do with it.

### Miscellaneous Frauds

#### Counterfeit Prescription Fraud

Counterfeit Prescription Fraud is where a retailer or an organization without a physical store front, will try and sell you pharmaceutical medication at a lower rate than you may be paying at your local drugstore.

I would encourage you not to use online retailers for pharmaceuticals, because we have concerns regarding the quality of the pharmaceuticals that are being sold.

### **Romance Scams**

Romance Scams are one of the hardest things to investigate. Websites like Harmony, Bumble, Tinder, are all great sites in which we use to socially meet people out in the community, but unfortunately it is not always the regular community.

There are bad people in the world who use those websites to target people who want to engage in a relationship or friendship online. They are well practiced in manipulating people in order to take money from them. Very often, people lose hundreds of 1000s of dollars.

The difficulty for us as police agencies and officers, is that a large majority of these individuals are in different parts of the world. It is very difficult to prosecute somebody who lives in China, or Nigeria or another part of the world.

Romance online is wonderful, but I just encourage everyone to take that the time to ensure that those feelings are true.

### **Peer Comment**

Emails are often repeated, so you can take the content of the email and do a search on the internet and find out if it's the same template commonly used. There are online community websites who post this information and it's searchable, so do check.

### **Camille Oliveira**

One of the hallmarks of Romance Scams is Bitcoin. Bitcoin is completely untraceable by police so if someone online is asking you to pay for anything with Bitcoin it's likely a scam. That money goes into the internet electronically and disappears; we have no means to trace it at all.

### **Rental Scams**

Rental scam is when someone has posted a fake home rental ad, or a fake vacation accommodation. You can't go to the physical location, so all you have is the pictures and information they provided you.

They will post a false advertisement, with pictures, typically from an actual real estate post, or holiday destination. It is always listed well below market value.

Typical signs of a scam are:

- If they try to avoid meeting you in person it is a scam.
- They might claim to be the property manager.
- They may say that the owner is actually not here so we cannot connect you with them.
- They will request money from you and in ways that are not normal rental procedures, and often without a formal Rental Agreement.
- They will encourage you to send money in uncommon ways,
  - Wire Transfers
  - Western Union
  - Gift Cards
  - E gift Cards

A good way to protect yourself in this situation is to do as much research as possible. Request a lease or contract, ensure you meet the owner or manager in person or go through a rental company. There are many reliable companies out there that sometimes do ask a fee, but it might be worth it.

Double check the address and do a reverse image search on Google, you can usually just take a picture, put it in Google, do a search and if it comes up you know that they have done the scam before. That is a good way to learn.

### *Banking Safety*

#### **Direct Deposits**

Try to set up direct deposits when ever possible and I urge this because people have been victims of having their mail stolen. You could end up losing cheques.

#### **Safety Deposit Boxes**

Most financial institutions offer Safety Deposit Boxes for their members to keep valuables like important documents, passports etc.

#### **Cheque Fraud**

There is the technology where cheques are deposited through an app on hand held devices. People do not physically need to go into the bank to make a deposit once you have written someone a cheque.

If your staff choose to take a picture on the app at payroll time and they decide to leave the paper cheque with you, void the cheque and keep it in a safe space; you only need to keep it for as long as it takes to clear. Between two to five business days the cheque typically clears; confirm online with your bank and then you can put it in the shredder.

If your staff decide to keep their paper cheque, you should monitor your bank account online and tick off your cheques each month.

#### **Monthly Bills**

Try to get your monthly bills paid online. Most organizations like Shaw Cable and BC Hydro have secured servers where you can log in and get the exact same bill online. You can also opt into their email delivery. Some companies, like Telus, send you your balance owing in a text message if you like.

Not only are you saving the environment by going paperless, but you are saving yourself as well, because if your monthly bills get stolen you can become a victim of identity theft because there is a lot of personal information out there and fraudsters can use those bills to sign up for grants or loans on your behalf.

By adding your utilities and monthly bills to your bank account, you can also pay through your online bank access.


#### **Credit Cards**

Many people love online shopping to buy groceries and household supplies, which means that we use our credit cards and debit cards more. I recommend that you keep one designated credit card for online and caregiver shopping with a smaller limit, because if someone takes your numbers, at least that way if you do become a victim of fraud, you are not out of a whole lot of money and it is just the \$500 or \$1000 or whatever that limit is.

### Charity Verification

People may show up on your doorsteps asking you to donate to charity. You can ask all the questions you want. Do not hesitate. Do not feel nervous.

You have every right to say no, you do not need to donate money. If you do feel like you may want to do that, but are uncertain, ask for their Organization's Registration Number and look on their website to confirm the Number. If they are legitimate, they will have a registration number.

- Ask the individual standing in front of you for proper identification; do not hesitate to do that.
- Join only recognizable charities you believe in.
- The Canada Revenue Agency has an information website page for charities and qualified donees;
  - Click the Maple Leaf Ball to view: 
- If you do not feel comfortable donating, ask for a pamphlet, their name and telephone number and then do your research and reach out to them afterwards.
- Try not to feel pressured to decide in that moment; make an informed decision after you have done your research.


### Phone Busters

Try not to believe everyone who is calling you is bad but be cautious. We get many different telephone calls from so many different countries now. I am not a tech wizard but they make it seem like they are calling from a local number when it in fact are not.

### PLEASE, PLEASE, PLEASE!

Never disclose any personal banking, or credit card information over the telephone. Your bank will never call you and say, *what is your social insurance number?* That will never happen.

Typically, even if they need you to provide you information it is through the keypad, and the person on the phone will tell you, *'Okay, this is going to happen now and you're going to need to punch in your, your PIN pad,'* but do not say it out loud and do not be afraid to hang up. If you feel uncomfortable hang up.

You can always call Phone Busters. If you are contacted by a fraudulent telemarketer anything reported to Phone Busters is a good resource to have. Click the Maple Leaf to view the website. 

### Question and Answers

**Q.** I have a question about elder abuse, particularly financial. How is an investigation handled, how would the police go about determining when a gift is a gift and when it is a product of manipulation?

**A.** That is a difficult question. It is called a Balance of Power, being an individual who is a senior and is vulnerable may be taken advantage of by a loved one or friend. It is up to the investigator to determine using the best Trauma Informed Practices for doing good interviews with our victim to determine if that victim was taken advantage of financially or emotionally, and sometimes it involves bringing an advocate in like Odessa, who is a counselor for elder abuse. Police officers, in particular Elder Abuse Unit, are specifically trained to deal with elder abuse issues, and the difference in balance of power.

**Q.** My follow up question is about understanding the nature of a relationship where a caregiver might become very, very close to the client. They might convince the client that it is even their own idea to give this gift. How would you conduct the investigation so the client is cooperative and recognizes that perhaps they have been duped and tries to protect or tip off the caregiver for the investigation?

**A.** This must be done with delicacy and care because nobody wants to feel like they are wrong. The investigation can probably take quite a while. There are a lot of other factors; if the person is afraid of their caregiver, how much power does your caregiver have over the person? That is a real part of it. In the end, adults will do what they will do.

You cannot compel a person to tell you something. If you know that your mother is being scammed but your mother is in such denial right now. All you can do is just wait, and you can mitigate the circumstance.

*'Here is a safety plan; what you can do to keep her safe, while this is happening.'*

If your mother is having the right frame of mind, she can do what she wants, with her money.

Mitigate, what that looks like:

- Decrease the time that this caregiver is coming in.
- Have someone there with your mom when the caregiver is on shift.

**Q.** What are your thoughts around E-transfers because of the risk of online banking. Do you think that cash payment is generally better, safer than any E-transfer or the other way around?

**A.** E-transfers are safe, they are traceable. I would say, if it is between cash and E-transfer I would suggest you do an E-transfer. You can always set limits on your E-Transfers. It comes down to making safety a priority and not sharing your information with anyone.

**Q.** What happens if you type someone's email incorrectly and then it can go into someone else's account.

**A.** There are multiple ways to get around that. One thing is that you can always set a password, attached to it, even if you do send an email with money to the wrong person. They technically cannot do anything with it because they do not have the password for it. Which is also why they suggest that you never use the password as the memo in the transfer line.

Technically, after you hit send, you can go back to check, and if it's wrong you can cancel that transfer.

### Peer Comment

I would like to bring up something that happened to my mother-in-law who is in her early 80s, which also pertains to a lot of us. Her husband died, then she lived alone. She was extremely vulnerable in many ways. I arranged some help for her, but she got some help on our own somehow at the local mall. We later learned that huge sums of money went missing from her bank account; \$10,000, \$1500, \$5,000.

First of all, we went to the bank manager when we found out. At that point, it was deemed she said she could not remember, or she did not know where all this money went? Clearly to me it was an example of elder abuse - someone who is very vulnerable. I am glad that we caught it because otherwise she would not have anything left.

There is a blurred line there, what could we do for her, or the person who took advantage of her. That is going to happen even more as the baby boomers start to age and people like us as well, there is a power differential with caregivers as well.

### **Camille Oliveira**

This is why it is important to have what is called a Living Will. For your Medical as well as your financial affairs, designating those individuals that you trust, to take care of you when things go sideways. Power of attorneys are sometimes difficult to break when that relationship goes wrong. The difficult part is when somebody is in a position of trust and authority over a vulnerable person.

There is that power imbalance, report those things to the police. If it is happening at a bank where this fraud is occurring, banks are filled with cameras. There are also electronic transactions, and we should be able to investigate that lead, and follow up on that.

The hardest part is when that money transfer goes through. Bitcoin and cryptocurrency cannot be traced. However, it is still important to report them to the police. Engage with a good investigator, and if you are not satisfied with that investigator, ask to speak to their supervisor. If it has gone through a bank, there is an electronic transfer and banks have legal and ethical obligations to ensure that when their customer comes to the counter that they are there making a transaction and they are of their own free will and verifying signatures.

### **Peer**

Wouldn't the bank wonder if there were some weird transactions? I do not know about algorithms or but it picks it up. If she is taking an unusual sum of money, or a lot, what do they do?

### **Amrit Hundal**

They do have different algorithms; they have fraud departments and if there is a physical teller involved they are typically trained to notice these things and if something is out of the ordinary, they will speak to their manager.

My background is in banking and I have been in that situation. There were multiple times when people would come in and it wouldn't be a normal transaction. They do have an obligation to report those things as well, but I think one thing to keep in mind is if you have an individual who is an adult and seems to be completely okay and making a sound decision, it is their money.

They technically cannot say no, unless someone's being forced. I think another way around this would be to have a family member as a guarantor or joint on the account where there is a double signer. You can set it for two signatures. The bank would typically call and question the transaction.

### **Paul Gauthier**

You mentioned Living Wills, Power of Attorney, Representation Agreements, and all of these different options. In June, the last Wednesday of the month, we will have Ken Kramer as a guest speaker. He will be speaking about these different options, and as someone who is in a compromising situation, he knows at what point is the right time for which option works best for you.


**Q.** Now I use an iPad on my wheelchair to communicate. I feel at times, am I a target for theft of the iPad? Do you have suggestions as to how to protect myself from being the target of opportunity for theft?



My second question is about having a safe in my apartment. It is difficult to find a bank with a safety deposit box available, do you hide the safe? A safety box at Costco looks very affordable.

**A.** You can buy personal safes relatively inexpensively. You could buy them at Canadian Tire or at Walmart for \$100 to \$500. Costco has them as well and delivers, which may be an option for you as well. The important thing about having a safe in your home is to put it someplace discreet where it is not out in the open and make sure that you have somebody secure it to the floor or to the walls so that it cannot just be picked up and carried out of the residence.

Apple products have software on “Find my iPad”. You need to make sure that you have another device, either your phone or your hard drive computer, that has the software to “Find my iPad”. The Apple products are very good at disabling their products and putting them on a hot list should they be stolen and sold for sale, electronically through marketplace so that if somebody picks it up and buys it, it can be disabled.

Click the Apple to learn more: 

**Q.** Is there anything preventative that someone could do, I also have my phone on my wheelchair?

**A.** We are not aware of any anti theft for cell phones on wheelchairs.

### **Paul Gauthier**

This is very similar to having your bags on your wheelchairs. I recognize cell phones and iPads are different, but at the same time, trying to figure out a way to secure it on your wheelchair, so that it is not an easy grab is a challenge.

I think this is a great project for Taylor, Ean and Wayne [TFL] to think about this matter in terms of security.

### **Peer Comment**

Regarding the cheque cashing and the digital deposits fraud, this has happened to CSIL Employers. They gave a cheque to an employee and the employee deposited it digitally in their account one month. Then two months later they deposited the paper cheque. The employee double dipped the money, and the bank did catch it. That is something you have to be wary of when you give out the paper cheque, that this can happen. They are still in possession of a perfectly good cheque, because the employers did not know about this deposit app.

Regarding the phone call scams, do not call back a local number that keeps calling. I made that mistake several years ago when a local number was persistently calling me. When I hit redial, with the intent to tell them to stop, my call went to the Abbotsford 911 operator. Blocking the number is the best option.

**Available Resources are found in the PDF of this presentation.**

**Click the New Westminster Badge to view this Presentation on the IFRC website:** 

### **Questions and Answers**

#### **Paul Gauthier**

This presentation has given me much food for thought. I have been a CSIL Employer for about 26 years and I wish I knew about these things in the early days. I made my share of mistakes regarding not protecting myself. I personally have had caregivers in a position of trust yet when I provided them with

my credit card to fill my van's gas tank, that person used my credit card to go shopping for themselves. I was younger then and did not keep track of my bank statements and did not read the detailed transactions on my credit card bill.

Another point that you brought forward is that it is not okay to be abused and the term "abuse" covers many situations. The aspect of needing to depend on someone is critical. We depend on that individual, and we do put ourselves in a situation where maybe we turn a blind eye to it, because we convince ourselves that they are going to do better next time.

We might say to ourselves that things are alright now, things are okay. I have been through it, personally. No one should feel ashamed that this has happened. Knowledge of our options, rights and understanding how to protect ourselves gives us the power to know that we can do something about it. Information is power.

**Q.** What is the timeframe is for reporting a crime?

**A.** There is no time frame for reporting a crime, although sometimes results depends on the type of crime.

Historical crimes like sex assaults or personal assaults are power based crimes and can be reported up to 50 years later. We still investigate those crimes.

For individuals involved with crimes involving financial issues, there might be some shorter timelines in relation to being able to retrieve documents. Generally, with financials, the sooner the better.

Unfortunately, CCTV is a perishable product because it requires so much memory. Banks keep only a certain period of time and then recording is recycled over.

### **Peer Comment**

About seven years ago I had a home support worker who had been with me for approximately eight years, resign with two weeks' notice. I owed her about \$83 in vacation pay, and I wrote a cheque to her for that. She knew where my CSIL check book was and she took two cheques from it and wrote each one for \$831.00 and cashed them.

I contacted the New West police department and then I went to the bank. Initially the bank said they could do anything about it but when they looked on their records and they saw that she was on Social Assistance, and she could not earn more than \$500 a month. In the seven years she had worked for me, I have never written her a cheque for more than \$500.

I found out from Fraser Health because I could not balance my financial report that month. They said "What about this check for \$831.00?" and I said, I did not write those! The bank reimbursed me, and I passed it on to Fraser Health Authority.

### **Comment: Taylor Danielson - Video Devices at Technology For Living**

Technology for Living and the TIL Program does not specifically do security systems, but there are some devices that we can supply our members that can be a starting point for a security system or a compliment to an existing security system.

I believe the most important device that we provide is the video doorbells and generally we provide those to people who are unable to answer their door. I am a person in a wheelchair and I cannot get to the door in an acceptable amount of time, so it is nice to have a video doorbell in my home so I can see who is there. It is great!

I can pull it up on my phone, or on an Alexa device and see who is at my door when they are ringing the doorbell. I can be sure who I am letting into my home and if I don't know them, I can communicate with them safely without opening the door. I think that is the one of our most critical services that we offer.

We do not provide them as a security option; for additional security you should consult with a security company. They are more provided if you have a mobility impairment that will prevent you from answering the door.

#### **Ruth Marzetti**

It is a good security feature, and all the other technology like the door openers that we provide are great. You do not have to leave the doors unlocked because we provide the door opener that you can lock and unlock from your wheelchair.

#### **Taylor Danielson**

We also provide Automatic Door Locks. It is an automatic door lock that locks when you press the button on your phone. Once you have done that visual confirmation that the person who is at your door is who you are expecting, you can press the button on your phone, and it unlocks the door. You can unlock and lock your door at any time of the day, and before you go to bed you can ensure that your doors are locked just by looking at your phone.

#### **Peer Comment**

Telus has a very good home security with a Video Doorbell phone app to unlock and lock plus incorporate video cameras and view on phone. You can probably get a deal if you sign up for a regular system, you pay ongoing if you have the financial means. That is definitely an option for some.

#### **Peer Comment**

For banking, as long as you report any anomaly within 30 days, I think a bank is going to have to take your problems seriously, though I cannot quote for sure. I use a credit card for virtually everything I do, and I make a point of using a single card for everything my worker does and another card for things that I do. I check the one that the worker uses at least every week, just to make sure there is not something weird looking on it. Try to get in the habit of checking often and it might be worthwhile.

#### **Paul Gauthier**

Thank you to the New Westminster Police team, for joining us today. We, as individuals who live in the community, always have something coming up that requires our attention and the information you provided today was invaluable. It was a great presentation! We will keep in touch, thank you.

#### **Ruth Marzetti**

Heather Morrison, of Technology For Living, is going to be interviewing and working with the New Westminster Police Department on an interview and we will record that. Today was really great, thank you very much.

## Open Discussion

**Q.** I am wondering, did I miss the session where you were talking about, meaning to use agencies for Health Care during these times and have the Health Authorities pay for that?

**A.** We have a copy of the letter from the Ministry of Health, that has agreed to extend the policies around payment to family members and using agencies while the pandemic is ongoing. When the pandemic is considered over, everyone will be given three months' notice before they revert back to standard policy. It is both for agencies and if you need to pay your caregiver if they need to be off work due to quarantine.

**Q.** I have been talking quite a bit with Monica Gartner, and there is a handful of people who are trying to brainstorm what we can do to abolish Bill C-7, I want to know how much people know about Bill C-7 and was wondering if it could be in one of the talks. If other people would be interested in joining, what are your thoughts?

**A.** This has come forward before. Bill C-7 is amendments to Medically Assisted in Dying (MAID). I think this is something very well worth discussing if you are interested. We know Monica Gartner is definitely interested. I would be happy to have a meeting with you and Monica, and with anyone else who is interested to determine out how we can present it in a fair way. That gives everybody the ability to be heard. There are other people that really believe that Bill-C7 needs to be there, and others that do not, and some will talk about the safety of it.

### Comment:

The CBC Radio Program called White Coat, Black Art had a really interesting segment on Bill C-7 in March of this year, called The C-7 Dilemma. It was really interesting and hosted by Dr. Brian Goldman.

Jeff Preston, an Assistant Professor of Disability Studies at King's University College at Western University has serious concerns with Bill C-7 and worries MAID could become the principle form of treatment offered to people with disabilities.

Andrew Adams, an individual who lives with a chronic debilitating condition has tried and failed to access MAID in the past and supports the new law.

You may wish to listen to this segment, as it was very informative.

To listen click  **CBC LISTEN**

To read more about Bill C-7: [Click Here](#)

## Pathways To Independence Next Meeting Date

Wednesday, June 30<sup>th</sup>, 2021 1:30pm to 3:30pm

Please feel free to email me if you are concerned about the polls that we have been sending out. We have done it a number of times now, and we always land on the Wednesdays, in the afternoon. We plan to continue to move forward with the **last Wednesday of every month between the 1:30pm to 3:30pm**, so mark your calendars.

## June Topic

*Representative Agreements, Powers of Attorney & Personal Planning with Ken Kramer, Q.C., TEP*

### Topic for the June Meeting

Representative Agreements, Powers of Attorney & Personal Planning with Ken Kramer, Q.C., TEP

This presentation will provide an overview of Representation Agreements and Enduring Powers of Attorney. How can you plan for incapacity and other support needs? Learn about Representation Agreements; the only legal document in BC to plan for health care decisions and personal care matters.

People with disabilities will benefit from having one of these legal documents for a number of reasons. If someone becomes unable to make their own decisions, having one of these options in place will enable independent living to continue.

- *Differentiating between a section 7 vs. section 9 Representation Agreement*
- *Differentiating a Representation Agreement from a Power Of Attorney*
- *Understanding the relevance and importance of capacity to develop the referenced documents*
- *What is Private Committeeship and what does it involve?*
- *Learning steps that families can take to avoid the need for Private Committeeship.*

Ken has a unique understanding of the disability community combined with his expertise in the area of estates and trusts law to serve families with disabilities. He is extremely passionate and a strong advocate for both the disability and seniors communities and greatly appreciates the opportunity to give back to these important groups.

One of Ken's biggest passions has been in the area of home care supports and specifically, the Choices for Supports In Independent Living ("CSIL") program. As an Association of CSIL Executive, Ken has led community negotiations and collaborations with the Province of British Columbia for over 15 years. These discussions have led to significant improvements in the CSIL program including, two significant rate increases.

Peers are reminded that if they have a topic idea for a future meeting, to please send an email to [pathways@ifrcsociety.org](mailto:pathways@ifrcsociety.org)

**Pathways To Independence Peer Group Meeting Notes and pertinent documents are uploaded to <https://www.ifrcsociety.org/pathways>**

The Pathways To Independence Meeting is in partnership with Technology for Living, whose Technical Team, headed by Ean Price, successfully ensured that peers could connect to the meeting from across the province.

**THANK YOU EVERYONE, FOR YOUR ATTENDANCE AND CONTRIBUTION TO THE MEETING!**