Dear Readers,

Thank you for picking up Malvern Family Resource Centre’s first edition of Seniors Connections.

This newsletter is a community-led project, involving a diverse group of older adults with an interest in writing and seniors’ issues.

Seniors Connections highlights seniors’ safety information, particularly issues related to elder abuse, in addition to other topics older adults in Scarborough and beyond may find interesting and informative.

In this first issue, some of our contributors highlight the issue of financial abuse and have provided an array of articles that will help you better understand this often hidden yet prevalent problem among the older adult community.

We hope that you enjoy this issue and we look forward to you reading our second issue that will be published in Fall 2016.

For any questions or comments about Seniors Connections or if you would like to contribute content for our next issue, please contact:

Amaal Darr
Seniors Connections Coordinator
416-284-4184 ext. 242
adarr@mfrc.org
What is Financial Abuse?

Financial abuse occurs more commonly than people know and often goes unnoticed or unreported. The fact that many people are unaware of this form of elder abuse leads to it occurring unnoticed and puts seniors at risk of becoming victims.

Misusing an individual’s funds and assets, manipulating that individual to make certain decisions regarding his or her finances, and/or taking his or her funds for personal use without permission are all forms of financial abuse.

There are countless horror stories of people who have become victims of this abuse. Victims are often exploited and left in dire financial situations as a result. Perpetrators target strangers from vulnerable demographics and unfortunately, most cases involve a family member, close friend, or caregiver.

What are the signs?

Twenty-four percent of elder abuse cases involve the abuse of finances, also known as material abuse. In many cases, an older adult will receive a phone call requesting personal financial information over the phone, you are not required to provide it. Instead, tell them you are uncomfortable giving out that personal information but have no problem either meeting in person or providing it on a later date. You should give yourself some time to ensure their claims are valid. Contrary to what many victims believe, these behaviours are punishable by law and should be reported.

Financial abuse: An unfortunate story

I was inspired to write this article for several reasons. The first reason is that the individual in this story does not see herself as a victim of elder abuse which is a common occurrence in some cultures. The second reason is that she is dependent on her children for physical assistance and because of this, is afraid of alienating them if she chooses to confront them about their actions (and inactions). Lastly, I wanted this story to be read by people of all ages in order to inform current and future caregivers/family members about issues of elder abuse and hopefully prevent abuse from happening in the future.

This is a true story. The names are fictitious to protect the identity of all individuals.

Josephine is an old widow in her late 80s who resides in her own home. Three years ago, Carol, her youngest daughter (mid-50s, divorced and unemployed for over 10 years) moved in with her. They both occupy the main floor of the home as Josephine is unable to climb the steep stairs. 

In my opinion, this senior is being abused. I feel hopeless as there are two older children, several grand and great-grand-children that she is supporting. I do not live there or even close to her and she told me that the older children have been telling the younger ones that they need to pay their way but so far, this is falling on deaf ears.

She told me, "I hate it when Carol gives James my bank book to withdraw money from my account". She also stated that she is always broke and relies on loose change to get by, which she wraps up and gives a friend to change and make purchases for her at times. This is unknown to her children.

I could not help but notice that during our conversation on that visit, although there was no one at home, except us, Josephine spoke in whispered tones and kept making frequent glances at her watch. I increased my visits and phone calls for emotional support but this is a "culturally sensitive situation" which needs to be handled gently.

Community resources

Elder Abuse Ontario - Seniors Safety Line: 1-866-299-1011
www.elderabuseontario.com (24/7 toll-free support in over 150 languages)
Pat's Places: 416-595-9638 (provides short-term safe haven for older adults experiencing abuse)
Toronto Distress Centre: 416-408-HELP (4357) (24/7 telephone support)
Ministry of the Attorney General - Victim Support Line: 416-314-2447 (provides a range of services to victims of crime)
Advocacy Centre for the Elderly (ACE): 416-598-2656 (legal clinic for low income senior citizens)

There is beauty in being a person of age.
"Search my eyes, to see into my soul." - Aliceon McLetchie
Let’s make good choices!

By: Aliceon McLetchie

As we get older, it is important to look at yourself and be conscious of your mental and physical health.

We have a choice to live our best life or let our life slip away from us. Of course, there are some things we have no control over or cannot change like our genetics, predisposed illnesses, and our past lifestyle habits. However, I believe it’s never too late to make a change, look forward, and start making choices in life that will have a positive impact on both your mental and physical health.

Read on for information and tips from National Institutes of Health (www.nihseniorhealth.gov) Seniors Health Exercises that can help you make better choices.

Ways To Make Exercise a Habit:
- Make exercise a habit by having a routine
- Make it a priority by being active first thing in the morning
- Make it easy by walking in the mall or up and down your stairs
- Make it safe by wearing the proper clothing and shoes
- Make it social by having a friend
- Make it interesting and fun by walking in the AND HILLS
- Make it interesting and fun by taking a class
- Make it a routine

Benefits of Exercise for Seniors
- Helps maintain a healthy weight, slowing the progression of chronic diseases and enhances sleep experiences
- Improves and increases mobility, flexibility and balance
- Improves one’s mood
- Helps older adults socially by helping them become more independent, boosting their self-esteem

Work up to at least 30 minutes of moderate intensity endurance activity daily to give you the desired heart and lung benefit.

Best Exercises for Seniors
- WALKING
- JOGGING
- RUNNING
- CYCLING
- SWIMMING
- DANCING

Easy and Simple Exercises
- EASY STRETCHES (making sure the back is straight, stretching the toes and fingers)
- BALANCING
- JOGGING
- YOGA
- CLIMBING STAIRS AND HILLS

Other Health Tips
- Wait at least 2 hours after eating a large meal before strenuous exercises
- Make sure the humidity in your home is not too high for better sleep
- Avoid smoking or chewing tobacco
- Avoid fast foods and fatty foods which could increase your cholesterol
- Exercise regularly to increase your heart rate and reduce stress
- Eat lots of fruits, vegetables, nuts, fish, avocado and use coconut oil as all these foods are good for your health

Unspoken types of elder abuse

By: Joe Robinson

We have all heard about some of the more common types of elder abuse: financial, physical, emotional, psychological, sexual, frauds and scams. A few of these are mentioned in other articles contained in this newsletter. However, there are some more subtle or unspoken kinds of abuse that are prevalent in the seniors community. Here are a few:

Self-Abuse
Some researchers call this "self-neglect". This is when a senior does not take care of his/her personal self, although he/she is mentally competent and knows full well what he/she is doing.

False Familial Identity
It is surprising that more people are not aware that this is a common way for a thief to gain access to a senior’s bank account, life savings, or even their personal property. This type of abuse happens when someone poses as a grandchild, great nephew/niece, or some other distant relative, who either calls or comes to visit. At first they seem genuinely interested in the elder’s life, health and problems, but gradually the conversation turns to the “relative’s” financial difficulties. The “relative” then attempts to gain access to funds or accounts in order to bleed the senior of his/her hard-earned money.

Sometimes this occurs after a death, usually of a spouse, and all a thief has to do is to read the obituaries in the newspaper or online to find out who might be susceptible to such fraud.

Lack of Respect for Elders
This is one of the more subtle forms of elder abuse. Small things such as getting in front of an elder in a queue because they cannot “fight back” about his/her place in line, leaving an elder to be considered under this category.

Not Listening to Elders
Elders have so much that they can teach us, that to dismiss their stories, their experiences, their knowledge-base, would be like trying to shut down a portion of the Internet. If we do not learn from other’s experience as well as our own, we run the risk of proving the old proverb, “those who do not know their history are condemned to repeat it.”

Whether we are relatives, friends, caregivers or professionals who deal with seniors, let us try to eliminate all types of elder abuse. Report abuse that you see and try to stop abuse when and as it happens. Let’s show elders that we cherish them, and that we will not have them exploited... by anyone!

“Never marry a man who dislikes his mother. He will end up disliking you.”

Unknown Source

We choose to live our best life

Let’s make good choices!
Estate planning and seniors safety

By Lystra Pierre

For years a friend of mine had been telling me that I should create my will – which is a major part of Estate Planning. I was a healthy working fifty-something year old with a very busy life style. Estate planning was the last thing on my mind. Then two years ago I got sick and was unable to work for almost a year. That gave me plenty of time to think about what would happen to my assets if I die. I certainly did not want the Government deciding how my assets would be distributed. I wanted a say in how my estate is divided. I have since had a very clear cut example in my mind of how I want my estate divided.

If you haven’t done any estate planning you are not alone. Over 50% of Canad ians do not have even a simple will. Do not allow the Government to decide how your assets are to be divided.

Why should you do it?

Contrary to popular misconception, you don’t have to own a big house to have an estate. Your estate consists of everything you own when you die, including your home, personal property, investments, bank accounts, pensions and any interests in a family business or partnership.

Once you have started acquiring any assets you can and should begin planning how you want them distributed upon your death. An estate plan should be updated at least once a year in case of changes.

You can designate a beneficiary to some assets such as RRSPs, Insurance Policies and other investments so that when you die these assets will automatically go to the named beneficiary.

Other assets such as your bank accounts and your home will become part of your estate unless there is a joint holder attached to them or you have specific instructions outlined in your will. It is also important to make a will for the distribution of any assets that do not have a joint holder or beneficiary attached to it.

Most Canadian financial institutions provide estate planning services for a fee.

1. Identify Who Receives Your Assets. Your estate plan determines who receives your assets.

2. Identify Who is In Charge of Your Assets and Affairs. An estate plan is essential for determining who will be in charge of your assets if you are disabled and after you pass away.

3. Preserve your assets by avoiding or minimizing probate fees, attorney fees and estate taxes. A properly planned estate can save your family a great deal of time and money.

4. A well thought out and regularly reviewed Estate Plan can help protect you from changes in laws that affect the taxation and protection of your assets.

5. Estate Planning keeps you and your loved ones safe from unnecessary court costs and professional fees.

When should you do it?

Estate planning is not just for things that occur after we die. An estate plan also allows us to determine what will happen if we ever become disabled.

• A health care power of attorney or living will enable us to pre-authorise someone to make medical decisions on our behalf in the event that we are unable to do so.

• A property power of attorney authorises someone of our choice to make financial, legal, and other business decisions in the event we cannot do any of these things ourselves.

3. Preserve your assets by avoiding or minimizing probate fees, attorney fees and estate taxes. A properly planned estate can save your family a great deal of time and money.

Why should you do it?

1. Estate planning helps you maintain control of your property while you are alive regardless of your age, health or financial condition.

2. A properly executed Estate Plan will provide your instructions for how you want to take care of both you, and your loved ones in the event of a disability.

3. Estate Planning will help ensure that you can give what you have to who you want, when you want, and the way you want!

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3. Estate Planning will help ensure that you can give what you have to who you want, when you want, and the way you want!
Imagine your life is in danger. Imagine you have to leave all your belongings behind, gather a few clothes and absolutely essential, and flee from your home, your country, to another unknown country. In this new country, you know nothing about the culture or language. You do not know your way around, you don’t know what the weather is like, and you don’t have any friends or family.

Frightening, right? That is what some refugees and newcomers face when they arrive in Canada.

They do not have a choice as their situation has brought them to the point of leaving everything behind. Most newcomers do not want to come in the first place. The pressure of finding a safe place to live and the stresses associated with settling in a new land often result in the individual taking twice as long to settle in their new environment.

In addition to the factors mentioned above, newcomer seniors face unique barriers and difficulties which is why it takes them twice as long to settle in their new environment.

Why does it take older adults longer to adapt? They have spent most of their lives in their society/country of birth or upbringing where things happen very differently from their current place of living. Because of this, they may not have the skills, flexibility and experience to cope with such major cultural and economic changes.

They struggle with acceptance and adaptation. Changing their way of thinking, social norms and way of life is difficult after they have been practiced over so many years.

They may even feel pressured to start compromising their beliefs and values because of the cultural gap. Often times they are told to change their “backward thinking” to “modern” or “western” ways of thinking.

Language is one of the main barriers faced by seniors. They often do not speak English which causes a communication gap, making it hard to get information or even socialize.

Because they are out of their comfort zone and have trouble communicating, they tend to isolate themselves from people and society which harms their mental health. On top of all of these difficulties, some newcomer seniors face problems that many non-newcomer seniors may also face.

For instance, newcomer seniors may face a form (or several forms) of elder abuse. They are particularly vulnerable once these problems when you go to a different country. We can make them feel comfortable by being friendly and letting them know about resources that can access in the community to avoid isolation, loneliness, and abuse. We can check up on them to show we care, which may end up making all the difference in their life.

As a community we need to help bridge these gaps for seniors. An effort can be made to make it easier for them to adapt to the new country, which we can make them feel comfortable by being friendly and letting them know about resources that can access in the community to avoid isolation, loneliness, and abuse. We can check up on them to show we care, which may end up making all the difference in their life.

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Find the following words in the puzzle. Words are hidden : , and *. A man is 78 years old and loves to fish. He was sitting in his boat one day when he heard a voice say, ‘Pick me up!’ He looked around and couldn’t see anyone. He thought he was dreaming when he heard the voice say again, ‘Pick me up!’ He looked in the water and there, floating on the top, was a frog. The man said, ‘Are you talking to me?’ The frog said, ‘Yes, I’m talking to you!’ Pick me up then, kiss me and I’ll turn into the most beautiful woman you have ever seen. I’ll make sure that all your friends are envious and jealous because I will be your bride!’ He opened his pocket, looked at the frog and said, ‘Nah, at my age I’d rather have a talking frog.’ With age comes wisdom. :)

**Resources for newcomer seniors in Scarborough:**

Malvern Family Resource Centre: 90 Litles Road, 416-284-4184

1321 Neilson Road, 416-281-1371

Counselling, workshops, information and referral, programs.

Malvern Public Library: 30 Sewells Road, 416-396-8969

Settlement worker provides information and referrals seasonally (summer only).

Central East Community Care Access Centre - Scarborough: 100 Consilium Place, Suite 801 416-750-2444 (English) 416-701-4646 (French)

Health and social services, service coordination, information and referral.**

**Comedy Corner**

A man is 78 years old and loves to fish. He was sitting in his boat one day when he heard a voice say, ‘Pick me up!’ He looked around and couldn’t see anyone. He thought he was dreaming when he heard the voice say again, ‘Pick me up!’ He looked in the water and there, floating on the top, was a frog. The man said, ‘Are you talking to me?’ The frog said, ‘Yes, I’m talking to you!’ Pick me up then, kiss me and I’ll turn into the most beautiful woman you have ever seen. I’ll make sure that all your friends are envious and jealous because I will be your bride!’ He opened his pocket, looked at the frog and said, ‘Nah, at my age I’d rather have a talking frog.’ With age comes wisdom. :)

**Word Search**

| B | O | S | A | F | B | S | M | J | O | J | R | O | N | X | A | S |
| Z | M | O | K | F | U | R | U | O | U | L | R | V | P | X | A | T | O |
| B | L | D | K | I | R | O | J | N | T | K | G | A | D | P | B | B | I |
| E | U | A | J | F | G | C | A | C | G | O | E | B | D | A | S | I | A |
| L | I | P | G | T | E | K | M | C | B | L | R | B | F | I | N | A |
| V | P | O | R | I | R | N | E | S | I | F | A | C | O | U | O | C | Z |
| I | G | P | A | E | S | R | S | T | H | I | V | S | Y | X | N | B | E |
| S | Y | C | S | S | W | O | D | K | X | A | S | N | S | C | E | R |
| M | G | C | P | U | T | L | E | N | D | P | K | N | S | S | L | T | K |
| M | W | P | Z | B | X | L | A | H | V | Y | Z | E | W | K | E | E | O |
| C | C | W | C | O | M | B | N | S | N | G | I | S | V | H | S | S |
| G | V | E | S | N | H | H | A | I | R | G | E | L | Z | W | U | M | U |

**FIFTEES**

**FUNK**

**SUNGLASSES**

**SHAKES**

**SODA POP**

**BURGER**

**ROCK N ROLL**

**ELVIS**

**MOTORCYCLE**

**DANCE**
## SENIORS PROGRAM SCHEDULE | JULY TO AUGUST 2016

### MALVERN FAMILY RESOURCE CENTRE

**ECO FIT**
8:30-9:15 a.m.
Malvern Town Centre
Food Court

**LINE DANCING**
11:00 a.m.-12:15 p.m.
90 Littles Road, Gym
$10 for members
$15 for non-members

**AFTERNOON GAMES**
1:00-3:00 p.m.
90 Littles Road
Program Rooms A & B

**AFTERNOON MOVIE**
1:00-3:00 p.m.
90 Littles Road
Program Rooms A & B
July 7

**LAUGHTER YOGA**
11:30 a.m.-12:30 p.m.
90 Littles Road, Gym

**MINDFUL YOGA**
11:30 a.m.-12:30 p.m.
90 Littles Road, Gym

**CLOSE KNOT CIRCLE**
1:00-3:00 p.m.
1321 Neilson Road
Program Room A

**LAUGHER YOGA**
11:30 a.m.-12:30 p.m.
90 Littles Road, Gym

**COMMUNITY KITCHEN**
11:30 a.m.-1:30 p.m.
1321 Neilson Road
Kitchen
June 15-Aug. 24, 2016

**GENTLE EXERCISE FOR FALLS PREVENTION**
1:00-2:00 p.m.
90 Littles Road
Program Room A

**GENTLE EXERCISE FOR FALLS PREVENTION**
11:30 a.m.-12:30 p.m.
1321 Neilson Road

**GENTLE EXERCISE FOR FALLS PREVENTION**
10:30-11:30 a.m.
90 Littles Road, Gym
$10 for members
$15 for non-members

**GENTLE EXERCISE FOR FALLS PREVENTION**
11:30 a.m.-12:30 p.m.
1321 Neilson Road

**CLOSE KNOT CIRCLE**
1:00-3:00 p.m.
1321 Neilson Road
Program Room A

**GENTLE EXERCISE FOR FALLS PREVENTION**
11:30 a.m.-12:30 p.m.
90 Littles Road, Gym
$15 for non-members

**GENTLE EXERCISE FOR FALLS PREVENTION**
1:00-2:00 p.m.
90 Littles Road
Program Room A

## PROGRAM NOTES:

- Programs marked with an asterisk * require registration.
- Please call to register or for more information about seniors programs: 416-284-4184 ext. 246

All fitness programs require proper attire and completed fitness waiver.

Some programs have fees.
WHERE TO REPORT ELDER ABUSE
Local and Toronto-area services where you can report elder abuse and receive assistance

<table>
<thead>
<tr>
<th><strong>Advocacy Centre for the Elderly (ACE)</strong></th>
<th><strong>Ontario Provincial Police</strong></th>
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<tbody>
<tr>
<td>Legal assistance geared to low income seniors.</td>
<td>OPP Seniors Issues Unit</td>
</tr>
<tr>
<td>Tel: 416-598-2656</td>
<td>Tel: 416-235-4981 (This is Highway Safety</td>
</tr>
<tr>
<td>Web: <a href="http://www.advocacycentreelderly.org/">www.advocacycentreelderly.org/</a></td>
<td>Division-Toronto on Keele Street; they may redirect you to local police depending upon the issue at hand)</td>
</tr>
<tr>
<td>services.php</td>
<td>Fax: 416-235-1697</td>
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<thead>
<tr>
<th><strong>Elder Abuse Ontario</strong></th>
<th><strong>Toronto Police Department</strong></th>
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</thead>
<tbody>
<tr>
<td>Tel: Seniors Safety Hotline at 1-866-299-1011</td>
<td>Division 42 (serves communities in Scarborough north of the 401)</td>
</tr>
<tr>
<td>Email: <a href="mailto:info@elderabuseontario.com">info@elderabuseontario.com</a></td>
<td>Tel: 416-808-4200</td>
</tr>
<tr>
<td>Web: <a href="http://www.elderabuseontario.com">www.elderabuseontario.com</a></td>
<td>Fax: 416-808-4202</td>
</tr>
<tr>
<td></td>
<td>Address: 242 Milner Avenue</td>
</tr>
<tr>
<td></td>
<td>(Near corner of Markham Road and Milner Ave., just west of Markham Road)</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th><strong>Family Service Toronto</strong></th>
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<tbody>
<tr>
<td>Tel: 416-595-9618</td>
</tr>
<tr>
<td>Email: <a href="mailto:sau@familyservicetoronto.org">sau@familyservicetoronto.org</a></td>
</tr>
<tr>
<td>Web: <a href="http://www.familyservicetoronto.org">www.familyservicetoronto.org</a></td>
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**Save on your energy bills with the Home Assistance Program!**

The Home Assistance Program can help you save on your hydro bill by reducing the amount of energy you consume! Receive a **FREE home energy assessment** to see if you qualify for new, more efficient equipment that uses less energy.

FREE equipment upgrades include:
- New energy efficient light bulbs
- ENERGY STAR appliances (such as a refrigerator, freezer, dehumidifier or window air conditioner)
- Insulation

Two ways to qualify:
1. **Annual Household Income** (before-tax income of all household members, age 18 or older)
2. **Being a recipient of an approved social benefit program.**

This program is funded by the IESO and is being administered by GreenSaver in the Scarborough area.

For more information on the Home Assistance Program, please visit our website: [http://www.greensaver.org/homeassistance](http://www.greensaver.org/homeassistance) or call 1.855.591.0877

To speak to someone at Malvern Family Resource Centre about the Home Assistance Program call: Amaal Darr, Seniors Program Coordinator: (416) 284-184 ext. 242