

## ❖ TEN TIPS TO GIVE YOUR CLIENTS

### TIP #1

- **Choose a caregiver with caution**
- There are no requirements for mandatory background checks of potential caregivers
- Never hire through a newspaper ad!  
You are asking a stranger to take care of your loved one.

### TIP #2

- **Number one item stolen from seniors is jewelry**
- Keep an inventory of all jewelry
- Locked drawer
- Photos or video of valuables or sentimental pieces
- #1 person stealing jewelry is the drug, gambling, alcoholic son
- #2 convicted felon caregiver
- #3 the cleaner/housekeeper– very few homeowners could tell what was stolen or how much it was worth. They only knew that something was stolen.
- #4 tradesperson (ALWAYS LOCK UP YOUR JEWELRY)  
E.g., carpet cleaners – one keeps elderly couple busy talking while another one is in the bedroom cleaning the carpet and sucks jewelry into the pipe
- #5 opportunist – thief knocks on door – distracts homeowner by getting you out of house to look at something while accomplice goes into house and snatches jewelry

### TIP #3

- **Every home should have a shredder**
- Every piece of mail with your identifying information should be shredded
- Criss-cross shredders are the best

### TIP #4

- **Protect your incoming and outgoing mail**
- Never allow incoming mail to sit in unsecured mailbox with public access
- Suggestion – on your cheques – leave off information
  - Use only first initial of first name and full last name
  - No address on cheques – not needed and no one should know your address

### TIP #5

- **Obtain a credit research at least 2 – 3 times a year**
- **Elders are being targeted for identify theft**

#### TIP #6

- **Every home should have caller ID**
- Determine if the call is Private or Unknown
- Don't be afraid to hang up
- Don't ever give out information if you don't know the source from where it is coming from

#### TIP #7

- **You will never win a foreign lottery**
- **Don't believe the mail, the guy on the phone or the email!**
- **Don't respond to these emails**
- **The Grandma Scam** – male phones and calls you grandma. You don't know who it is. "Is this you Eric?" Now he has a name. "Doesn't sound like you." Male might give an excuse that he broke his nose in auto accident – always has an excuse. Gives reason he needs money such as being in jail and doesn't want mom and dad to find out or his bosses and then he might be fired. Asks for money to be transferred to friend's account – common scenario.

#### TIP #8

- **Consider allowing bank to send a duplicate copy of monthly bank statement to trusted family member or professional advisor.**
- Every bank statement tells a story ...
  - Look for repeated withdrawals
  - Unusual locations
  - Examine returned cheques for "forged" signatures
  - **If someone will be doing elder's banking, have money transferred into separate account with own PIN for this person who will not have access to any other accounts except for this one**

#### TIP #9

- **Don't assume the friendly handyman is licensed**
- Always check with Better Business Bureau
- When hiring a contractor, get at least 3 estimates; do not pay more than 10% or \$1000 up front; insist on a written contract and photograph the progress or lack of it

#### TIP #10

- **Always have a second line of defense at your front door (locked screen door)**
- Watch out for 'officials' who want to gain entry
- **Learn about home invasion robberies – DON'T ALLOW PEOPLE IN!!**

## **FINAL TIPS**

- 1. Ladies – please do not leave your purse in your shopping cart. Crooks will work in teams – one distracts while other steals**
- 2. If you are travelling, please do not put your home address on your luggage label  
And don't get picked up from home by a cab. Give the address of another house on your block and stand in front of this house for pick-up.**

**SILENCE IS GOLDEN  
BREAK THE SILENCE  
HELP STOP ELDER ABUSE**