



ARIRANG AGE-FRIENDLY COMMUNITY CENTRE

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HEALTHY SENIORS HEALTHY COMMUNITY 2

Senior Safety



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Canada



Arirang Age-Friendly
Community Centre
아리랑 시니어 센터



OUR MESSAGE TO YOU

Age friendly community promotes maximizing seniors' wisdom, contribution and participation to link generations and to enhance inter-generational support for the well-being of ageing communities.

With support from the Government of Canada's New Horizons for Seniors Program, Arirang Age-Friendly Community Centre engaged Korean Canadian seniors to address the culturally specific issues of elder abuse facing our community. Understanding and identifying the type of abuse, educating the seniors of what entails abuse, how to help themselves and other seniors who may be subjected to a form of abuse, and informing them of available resources and help are included in this Handbook, the second in the series of "Healthy Seniors, Healthy Community" project by Arirang Age-Friendly Community Centre.

We wish to thank the efforts and dedication of the members of Arirang Age-Friendly Community Centre, the senior leaders of Korean Canadian community, Korean Canadian Lawyers Association, Korean Ontario Nurses Association, and Dr. Samuel Noh of University of Toronto and Dr. Jae Hon Lee of Korea University for their contributions to this Handbook.

We hope that this Handbook provides an easier understanding of forms of elder abuse and will be helpful in providing security and dignity to all seniors.

Sincerely,

Eunice E. Kim
Chair of Board
Arirang Age-Friendly Community Centre

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ELDER ABUSE



A Closer Look

Elder abuse can happen to people of all races, cultures and ethnic origins. Most seniors who experience abuse are capable of making decisions, yet are often reluctant to report an abusive situation for fear of embarrassment, isolation and retaliation. It is reported that abuse may occur more frequently to older persons who are socially isolated (Toronto Police Service, 2017). Korean-Canadian seniors are often more vulnerable due to their lack of awareness of, and lack of access to, resources that can provide help. Neglect, physical abuse, psychological abuse and financial abuse of elderly persons can be prevented if the seniors have access to information to make informed decisions and know where to reach out when in need. For immigrant seniors, linguistically and culturally appropriate resources are imperative to prevention of abuse.

There is a growing Korean senior population in Canada. Currently, over 34, 000 are 65 years-old and older (Noh et al., 2012). According to the 2011 Census data, there are 31,135 Korean Canadians (identified by mother tongue) living in Ontario. The 2011 National Household Survey indicates that 7,005 are Korean seniors 65 years and over living in Ontario.

Of those, 5,980 live in Greater Toronto Area. And these numbers are expected to increase significantly as the number of senior population over 65 is projected to more than double in Canada or in Ontario to almost 4.2 million, or 24.0 per cent, by 2036 (Elder Abuse Ontario, 2017).

Among Korean seniors today, 13% (compared to 28% of all Canadian-born seniors) live alone, suggesting increased reliance on the family for instrumental and emotional support (Noh et al., 2012). Such reliance on the family position leads Korean seniors to be more exposed to elder abuse, yet Korean seniors are known to be more reluctant to report abuse. Distinctive Korean culture and identity established in Canadian society has attributed to this result. For instance, Korean collectivism culture encourages a sense of consideration of others and fellowship. However, there is also an embedded awareness of superiority and a sense of rivalry which make it difficult for Korean seniors to expose or report personal matters to authority as they believe it would bring shame to their family.

Symptoms of elder abuse or mistreatment may not be apparent like other physical disease or illness such as diabetes or stroke, however, it could chronically affect seniors' quality of life. Seniors who have experienced or are experiencing elder abuse are known to have higher stress levels, mobility rate of disease, and cognitive impairment. Recent studies also indicate that elder abuse could lead to increase in morbidity and mortality rates.

This booklet is specifically tailored to meet three objectives: 1) to address areas of prevalent or potential abuses within the Korean-Canadian senior community; 2) provide seniors, community members and organizations with linguistically and culturally appropriate information so they can take necessary preventive actions; and 3) to break the barriers which prevent Korean seniors from accessing critical resources that could break the cycle of abuse.

Definition (from Toronto Police Service)

Abuse Harm done to anyone by a person in a position of trust or authority

Elderly Person A person over the age of 65

Vulnerable Person Any adult who by nature of a physical, emotional or psychological condition is dependent on other persons for care and assistance in day to day living

Summary of Video Clip

Ms. Yeon-Hee Kim's Story

This story aims to show examples of different types of abuses in our lives.



Ms. Kim (80 years old) came to Canada 40 years ago with her husband, daughter and son. They came to Canada with a dream of having a better quality of life, but life in Canada was tougher than

they expected. However, they were always grateful for their children as they endured and faced hardships together for many years.

3 years ago, Ms. Kim's husband passed away and the concerned son persuaded his wife to move the family into his mother's house so she would not be alone. The son and his wife really cared about her.

On sunny day, without any warning, the son was laid off. After agonizing over the financial situation, the son persuaded his mother to let him



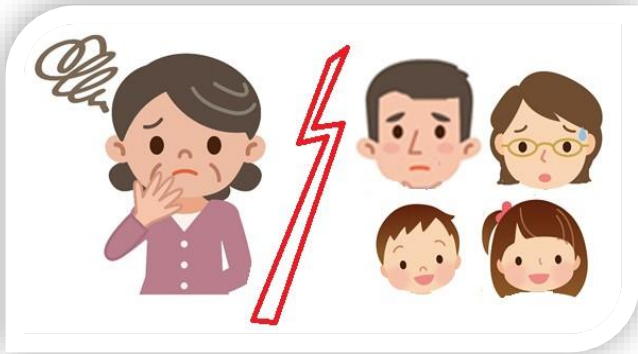
manage her bank account and finances. Ms. Kim felt she had no choice but to transfer the ownership of her house, just so her son could keep his family together. Ms. Kim started to do all the

housework and had no time to herself; her son and his wife needed her to take care of the children while they were out searching for work.

Ms. Kim decided to discuss the situation with her daughter. Hearing the whole situation made the daughter very upset and she argued with her brother. The argument escalated into a huge fight and eventually, a restraining order was issued against the daughter. Ms. Kim couldn't reach her daughter anymore and



became totally isolated. She was really upset that her son got a restraining order against his sister and she blamed him for the situation. The son was upset that his mother took his sister's side and his resentment deepened.



The son and the daughter-in-law, and their children avoided Ms. Kim. The daughter-in-law stopped preparing meals for her and told her to go find and make her own food.

Ms. Kim became extremely stressed and her health deteriorated. She also suffered partial loss of vision and hearing. Despite all her health issues, the son did not take her to see a doctor or check on her. Ms. Kim began to show symptoms of depression, weight loss, insomnia, and became emotionally distressed.

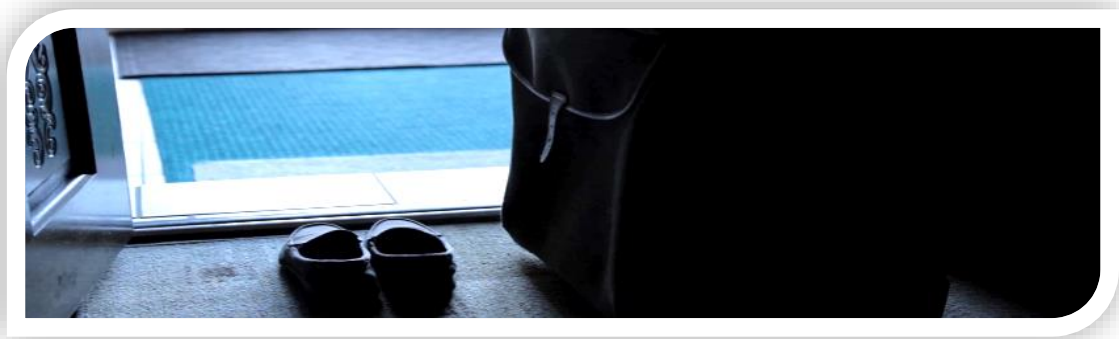
The daughter-in-law began to complain about how difficult it was to take care of someone who is old and sick, how it



was not easy to change the diaper of a senior and provide meals for her, and how disgusting it was to handle the mother's feces and urine. She said she had had enough taking care of the mother-in-law and working at the same time.

In response to his wife's complaints, the son called his sister to take their mother. But the sister refused saying that he was the one who had put a restraining order against her. She told him that unless he changed the title of the house back to the mother, she would not take her back.

The son began the process of a nursing home application for his mother, and Ms. Kim was soon sent to a nursing home.





PHYSICAL ABUSE



What does it look like?

Physical abuse is the deliberate use of force against a person without that person's consent. It can cause physical pain, injury, or impairment. This includes:

- Pushing or shoving
- Hitting, slapping or kicking
- Pinching or punching
- Biting
- Burning
- Throwing an object at you
- Misusing physical restraints
- Overmedication or under medication of an older person.
- Confining you to one place or room.

****All of these acts are crimes in Canada.*

Indicators of Physical Abuse (from Toronto Police Service)

- Cuts and bruises
- Unexplained injuries
- Poor skin condition
- Burns

What Can I Do?

If you are being physically abused, you may need to leave the situation or your home. You can go to a safe place, like your neighbour's or a friend's place, a business or a shelter. Consider reporting the abuse to the **police** or call **9-1-1**.

If you are injured, you should seek medical attention as soon as possible. For emergencies, go to the hospital.

Some other things you can do are:

- Talk to someone you trust
- See a social worker or counsellor
- See your doctor or visit a medical clinic
- Call your local help or crisis line
- Speak to your doctor or pharmacist if you think you are getting the wrong amount of medication
- See the police to get a criminal order (or “peace bond”) to keep the abuser away from you.
- See a lawyer or victim service provider to get a civil protection order (restraining order or emergency protection order).

There are legal tools that can help to have the abuser removed from the family home or kept away from you.

If you are thinking of leaving

It is important to think first about your safety. You also need to think of the safety of any children or other dependent relatives living with you.

You may fear that your family and friends will not support you if you leave. They may have fixed ideas of what’s right for older adults. They may not like your decision. But even so, it still may be better for you and for those who depend on you to leave rather than to continue to be abused.



EMOTIONAL ABUSE



What does it look like?

Emotional (or psychological) abuse involves using words or actions to control, frighten, isolate or erode a person's self-respect. Emotional abuse can include:

- Putting you down or humiliating you
- Ignoring you or your health needs
- Yelling at you constantly
- Making threats to harm you or others
- Intruding on your privacy
- Making fun of your language, traditions, religious or spiritual beliefs, or preventing you from practicing your religion
- Keeping you from seeing your family, friends or community
- Making threats to move you out of your home

- Deciding what you can or can't do

Some forms of emotional abuse are crimes. Stalking, verbal threats, harassing telephone calls, deliberate intimidation and counselling (advising) suicide are all criminal acts in Canada.

Indicators of Emotional Abuse (from Toronto Police Service)

- Helplessness
- Hesitation to talk openly
- Depression/Denial
- Fear
- Agitation

What can I do?

- Tell someone you trust
- Try not to let the abuse silence you
- Write down what is happening to you. Keep your notes in a safe place.
- Change locations, if you can
- If you are afraid, call the police.

You do not have to face this alone. Talk to a social worker, a counsellor or someone you trust. Help is available.

Criminal Harassment

Criminal harassment is a crime. It involves repeated conduct that causes another person to fear for their safety or that of a loved one.

You may be afraid because someone:

- Watches you or tracks where you go
- Leaves threatening messages
- Makes threats to you, your children, family, pets or friends
- Calls you over and over again, and perhaps hangs up when you answer
- Sends you letters or e-mail messages constantly
- Sends gifts you do not want



FINANCIAL ABUSE



What is Financial Abuse?

Financial abuse is defined as the unauthorized use of someone else's money or property and it is the most common form of elder abuse in Canada (Government, 2015). It is often accompanied by other forms of abuse including physical and emotional abuse and can be difficult to identify or recognize. This type of abuse may occur in a pattern over a long period of time rather than a single event. Your money and property belong to you, not to your family or anyone else; this is what you need to remember in order to protect yourself from such abuse (Government, 2015).

Indicators of Financial Abuse

(from Toronto Police Service & Government)

- Power of Attorney has been changed
- Lost jewellery or silverware
- Not having the funds for the necessities of life
- Necessaries of life denied or not provided by the Power of Attorney
- Signing legal documents they do not understand
- Selling or moving from you home
- working for little or no money, including caring for children or grandchildren
- Making a purchase you don't want or need
- Providing food and shelter to others without being paid

Where Can I Go for Help?

If any of the above statements or indicators fit your current situation, ask for help. The abuser may pressure, force or trick you into saying or thinking that you are the cause of the problem, but this is not true. In case you cannot rely on a family member or a friend, find community resources around you to stop the abuse.

You can seek help from a bank or credit union, your local seniors' centre, doctor, or religious leader who can provide advice and support. You could also contact your local police to report abuse.

Tips and Safeguards

- Protect yourself – keep your financial and personal information in a safe place.
- Have an enduring or continuing power of attorney prepared appointing someone you can trust to look after you, so that even if you are ill and unable to look after yourself, your finances will be protected from others who might try to take advantage of you.
- Ask for help if you think you are experiencing financial abuse.
- Keep a record of money you give away and note whether it is a loan or a gift.

- For major decisions involving your home or other property, get your own legal advice before signing documents.
- Ask someone you trust to look over contracts and other papers before you sign them.
- Be very cautious if you open a joint bank account – the other person can take away all the money without asking.
- Make an effort to keep in touch with a variety of friends and family so you don't become isolated.





NEGLECT



What does it look like?

Neglect is the failure to provide adequately for a dependent adult.

- Not giving you proper food or clean clothing
- Not providing you with a safe, warm, clean place to live
- Failing to provide adequate health care, medication and personal hygiene
- Failing to provide aids for daily living, like hearing aids, walkers, canes, wheelchairs, grab bars
- Failing to prevent physical harm
- Failing to ensure you have proper supervision (if needed)
- Leaving older adults who are injured or unwell alone for too long or abandoning them

Some forms of neglect are crimes in Canada, including failure to provide the necessities of life and criminal negligence causing bodily harm or death.

Indicators of Neglect

(from Toronto Police Service)

- Senior is inadequately clothed
- Senior is malnourished or dehydrated
- Senior has an untreated medical condition or injury
- History of accidents or injuries
- Caregiver is not meeting health care needs for the senior

What can I do?

- Talk with someone you trust
- Talk to other family members
- Consult a public health nurse or social worker
- Speak with your doctor
- Call your local help line or seniors line
- In an emergency, call 9-1-1

If you are concerned about an older person's ability to live on their own, contact provincial or territorial government services. Someone there can direct you to the Public Trustee, the Public Guardian or a similar agency.





INSTITUTIONAL & SEXUAL ABUSE



INSTITUTIONAL ABUSE

What does it look like?

Older adults living in institutional care facilities may experience abuse that is a single incident of poor professional practice or part of a larger pattern of ill treatment.

- Inadequate care and nutrition
- Low standards of nursing care
- Inappropriate or aggressive staff-client interactions
- Overcrowding
- Substandard or unsanitary living conditions
- Misuse of physical restraints or medications
- Ineffective policies to meet residents' needs
- Low levels of supervision

What can I do?

Talk with someone you trust

- Call a seniors help line
- Speak to your doctor or pharmacist
- Consult a nurse or home care worker
- Contact provincial or territorial government services. Someone there can direct you to the agency responsible for care facilities
- Call the police
- In an emergency, call 9-1-1

There are laws and regulations that set out standards and regulate many residential institutions. Check with your community legal clinic or health and social service agency for advice or assistance.

SEXUAL ABUSE

What does it look like?

Sexual abuse involves any unwanted sexual touching or activity.

- Kissing, fondling or sexual intercourse without consent

- Continuing sexual contact when asked to stop
- Being forced to commit unsafe or degrading sexual acts.

Sexual assault is a crime in Canada. Even when you are married, you cannot force any sexual conduct on another person.

What can I do?

- Talk to someone you trust
- Call a sexual assault crisis line
- Consult a nurse, social worker or doctor
- Call the police
- In an emergency, call 9-1-1
- See the police to get a criminal order (or "peace bond") to keep the abuser away from you.

If you are being sexually assaulted, you may need to go to a safe place and seek help. Consider *reporting the assault to the police and going to the hospital.*



HOW CAN I PREPARE:

Power of Attorney



What is a power of attorney?

It is a legal document that you sign to give one or more person the authority to manage your money and property on your behalf. The person you appoint becomes "attorney" and he/she does not need to be a lawyer.

**You must be mentally capable at the time you sign any type of power of attorney for it to be valid. That means, you should be able to understand financial and legal decisions and the consequences of making these decisions. (The legal definition of mental capacity varies depends on which province or territory you live in)*

What can my attorney do?

Unless a limit is specified in the document, your attorney can do almost everything with your finances and property that you could do. This includes banking, sign cheques, buy or sell real estate in your name, and buy consumer goods. It is important to acknowledge that your attorney only has the authority to manage your finances and property on your behalf. He/she does NOT become the owner of any of your money or property.

**Things your attorney CANNOT do: make a will for you, change your existing will, change a beneficiary on a life insurance plan, or give a new power of attorney to someone else on your behalf.*

Can I still make decisions for myself if I grant someone a power of attorney?

If you are mentally capable, you can continue to make your own decisions about your finances.

What are the advantages and risks of having a power of attorney?

***Advantages (Practical)**

- ① Makes it clear who will be responsible for your money and property if you can't manage them on your own, even temporarily.
- ② Your attorney must manage your money and property for your benefit and can be required by law to account for and explain how he or she is managing it.
- ③ Flexible
- ④ Can be as general or specific as you need.
- ⑤ You can choose to appoint two or more attorneys. You can require that your attorneys make all decisions together ("jointly"), or to act together or separately, if one of them is unavailable ("jointly and severally"). You can also appoint alternate or successive attorneys.
- ⑥ Having two or more attorneys could reduce potential fraudulent use of a power of attorney.
- ⑦ Convenient

- ⑧ A general power of attorney allows your attorney to look after your affairs if you are away temporarily or if you need help managing your affairs.
- ⑨ An enduring power of attorney allows your attorney to continue looking after your affairs if you lose your mental capacity.
- ⑩ If you lose your mental capacity and do not have a valid power of attorney document in place, someone will need to get authority from the court to manage your money and property. This can be time consuming and expensive.

***Risks (May make you vulnerable to financial abuse)**

- ① Can lead to mismanagement of your money and property if the attorney you choose is not trustworthy, uses your money improperly, or does not make decisions that are in your best interest.
- ② Too directive or not specific enough
- ③ Not enough information or limitations in the document could lead to the mismanagement of your finances or to your finances being managed in a way that you do not agree with.
- ④ Your attorney must manage your affairs in the way that you direct

in the document. Strict limitations can make it difficult for your attorney to take care of your finances.

- ⑤ Not up-to-date
- ⑥ If not reviewed regularly, your power of attorney document might not meet your current needs or the requirements of the law.
- ⑦ The person you previously selected to be your attorney may no longer be the best choice or may no longer be available.
- ⑧ Possibility of "competing" powers of attorney if you have signed more than one power of attorney document. If you appoint a new attorney, you should cancel your previous power of attorney document and advise your financial institution of the change.



What to consider when choosing an attorney

(Personal Suitability)

- Does this person know how to manage money and property? Do they do it well for themselves?
- Do you think this person will manage your money and property in the way that you want and in your best interest?
- Trustworthiness
- Has this person always been open and honest with you?
- Have you known this person long enough or well enough to feel that you can trust them?
- Is this person able to act in your best interest?
- Do they have any personal issues (e.g. financial problems or health concerns) that may interfere with them properly managing your finances?
- Experience
- Does this person understand financial matters?

- Does this person understand the duties and responsibilities involved in being your attorney?
- Availability
- Does the person have the time to handle your money and property as well as their own?
- Does this person live nearby and is he or she easy to contact and readily available?
- Reliability
- Has this person been someone you could rely on?
- Has this person carried through on important decisions or duties in the past?
- Willingness
- Has this person agreed to take on the responsibility?
- Does this person clearly understand what is expected of them as your attorney?



HOW CAN I PREPARE:

Advanced Care Planning



Introduction

If an illness or accident left you unable to make decisions for yourself about things that really matter to you, who would make those decisions for you? How could they know what you would or wouldn't prefer?

It is important to take steps now, **while you are capable**, to ensure **your wishes**, not someone else's, guide the decisions made for your care and medical treatment if you ever become unable to make such decisions yourself. This is what advance care planning is about: Making clear how you wish to be cared for, and giving someone you **trust** the authority to act on those wishes for you, if the need arises.

Why Do Advance Care Planning

What is advance care planning?

-It is giving someone you trust the information and authority to act on those wishes for you. This person is called your **substitute decision-maker**.

What does “capable” mean in this context?

To be capable of making personal care choices means that you can understand information that is relevant to making a decision about your health care, nutrition, shelter, clothing, hygiene or safety, and can grasp the likely results of making the decision or not making it.

For health care, your doctor or other health care provider needs to have your informed consent. In order for you to give informed consent, you must be capable, given information about your condition, the recommended treatment, alternatives to the proposed treatment and the likely outcomes of either accepting or refusing the treatment.

Does advance care planning have to be done?

It is your choice whether to do advance care planning or not. **No one can do it for you or make you make those choices.**

There is no legal requirement to do advance care planning. You are not legally obliged to state your wishes in any form before you can get health care, or move into a care facility.

Making Personal Care Choices

What kinds of personal care choices can be made?

You can express your wishes about anything related to your personal care – where you want to live, what you want to eat and wear, what kind of health care you want, how you prefer to be groomed and how you want your safety ensured.

How can these choices best be made?

You do not have to specify decisions for all possible situations; in fact, this would be impossible to do! It is more important that your substitute decision-maker knows you, your values and beliefs and feels confident in acting on your behalf.

Choosing Your Substitute Decision-Maker

Who can be a substitute decision-maker?

You can choose to appoint anyone who is **willing** and **able** to act on your behalf to be your substitute decision-maker **except:**

- someone who is paid to provide you with personal care e.g., your nurse, unless this person is your spouse, partner or relative,
- someone who is mentally incapable,
- someone who is under 16 years of age.

What is the role of a substitute decision-maker?

If you become unable to make decisions, your doctor or other health care providers must contact your substitute decision-maker to seek their consent before your doctor or other health care provider can give you treatment.

An exception would be an emergency situation where a health care provider may not know your wishes and may have to act quickly. However, health care providers have to follow your wishes, if they know what they are, in any and all emergency situations.

Your substitute decision-maker acts for you only when you are unable to make decisions yourself. That situation could be temporary, or it could last for the rest of your life.

Your substitute decision-maker must:

- maintain contact with you, involving you as much as possible in any decision about your care,

- get all the relevant information from health care providers about your medical care and treatment,

- follow your known care wishes as much as possible in making any decisions that come up about your personal care.

For some decisions, you may not have given any instructions or your substitute decision-maker may not know of any wishes you have that might apply. In that case, your substitute decision-maker must consider your values and beliefs, weigh the probable benefits and risks of any course of action, and make decisions based on what he or she believes to be in your best interests.

How to Give Your Substitute Decision Maker Power to Act for You

How to Give Your Substitute Decision-Maker Power to Act for You

How and why do you appoint a substitute decision-maker?

To give someone power to act on your behalf, you must appoint them to be your substitute decision-maker in writing, through a document called a Power of Attorney for Personal Care.

The person you appoint is called your attorney for personal care – this is a specific type of substitute decision-maker. You can appoint more than one substitute decision-maker, and you can direct them to make decisions together or separately.

If you do not appoint an attorney for personal care, your health care providers must get consent or refusal of consent for treatment from the first person available to act for you from a hierarchy of substitute decision-makers set out by law.

What is a Power of Attorney for Personal Care?

A Power of Attorney for Personal Care is a document through which you appoint your substitute decision-maker and give them the power to make decisions about all aspects of your personal care, unless you specify otherwise. This includes your health care, shelter, clothing, nutrition, hygiene, and personal safety.

To be valid, a Power of Attorney for Personal Care must be signed and dated by you. Two witnesses must watch you do this, then they must co-sign the document in your presence, and in the presence of each other. At the time that you sign it, you must be able to understand what the document means and that the person you name as your substitute decision-maker will make decisions for you when you are not capable for a particular personal care decision. The person you appoint as substitute decision-maker cannot act as a witness, neither can his or her spouse or partner. As well, witnesses cannot be under 18 years old and cannot be your spouse, partner or child.

Consider also naming another person to act as an alternate or back-up substitute decision-maker to ensure you have a back-up substitute decision-maker of your choosing should the first person you named as your attorney for personal care be unable to act for you.

As long as you remain capable, you can execute a new Power of Attorney for Personal Care, revoking or changing who you have named as your attorney for personal care in a previous document.

What is an “advance care directive” or “living will” and how does it differ from a Power of Attorney for Personal Care?

An “advance care directive” or “living will” is used to document your care wishes so your substitute decision-maker can refer to it when making care decisions for you in the future, if and when you can’t make those decisions for yourself.

A Power of Attorney for Personal Care may be used for the same purpose as an “advance care directive” or “living will” but it also appoints your substitute decision-maker. If you do a living will and use it to name someone as your substitute decision-maker, then it may be a Power of Attorney for Personal Care if it meets the legal requirements – that is, that it be in writing, signed and dated by you, and witnessed by two people.



Does a lawyer need to prepare any advance care planning documents?

You do not need a lawyer to prepare any documents related to advance care planning. However, a lawyer may be helpful in explaining your options and can help you prepare such documents if you wish.

Do advance care planning documents require a special form?

No special form is necessary to do advance care planning, although Power of Attorney for Personal Care forms are available free of charge from the Office of the Public Guardian and Trustee.

Does an Attorney for Personal Care also have authority over finances and personal property?

Your Attorney for Personal Care can deal **only** with your personal care decisions. Of course, those decisions may have to take your financial means into account.

If you wish to give someone the authority to make decisions about your finances, home and possessions, you must use a different legal document called a Continuing Power of Attorney for Property (also available free of charge from the Office of the Public Guardian and Trustee).

Summary of Steps in Advance Care Planning

- ① Think about your own values and wishes.
- ② Consult people who can provide advice and guidance, such as your doctor, lawyer, or faith leader.
- ③ Think about the people that you trust to make personal care decisions on your behalf, in accordance with your wishes.
- ④ Decide who your substitute decision-maker should be.
- ⑤ Appoint your substitute decision-maker to act for you, if necessary.
- ⑥ Make your care wishes clear to your substitute decision-maker and others close to you.
- ⑦ If your care wishes change, let your substitute decision-maker know. Revise any written or taped instructions.



HELP IS AVAILABLE



Legal Action

Matthew Paik

Purpose

This guide informs the readers about their property rights. The property rights may be subject to conflicting situations. For example, the people around us may have an interest our property, and as a result, uncomfortable situations may arise. The best advice is to meet with a lawyer before the unfolding of uncomfortable or serious situations.

When to take action

If you notice any of the situations outlined below, a visit to the lawyer's office is highly recommended:

- ① Without my consent, someone used my money to pay a person or an organization.
- ② Without my consent, someone cashed out my cheque.
- ③ Someone borrowed my money and did not pay back.

- ④ Without my consent, someone withdrew money from my account or used my credit card.
- ⑤ After I made the payment, I still received a notice of an amount owing.
- ⑥ Someone interferes with any decision or access over my property.
- ⑦ Someone manages my funds not according to my wishes.
- ⑧ Without my consent, someone changed the power of attorney or asked me to sign a legal document that I did not understand.
- ⑨ Without any fair compensation, I was asked to share the title to my house or my car.

It is important to understand that an individual's property does not automatically belong to the individual's family. If you plan to transfer your ownership of property, we recommend that you remain as a joint owner. Finally, we recommend that you share your situation with others to the extent that you feel comfortable. A mutual interest in each other's situation is the starting point of a healthy relationship. If something goes wrong, other people can be a vital witness to your case.

Meeting the lawyer

When you visit the lawyer's office, the lawyer will meet with you one-to-one away from your family members. Your conversation and your documents are protected by lawyer-client privilege, meaning the law protects against the disclosure of any information communicated during the meeting. The information is not disclosed to your family members.

Power of attorney for property

During the meeting with the lawyer, the lawyer may recommend the drafting of the power of attorney for property. The power of attorney for property is a legal document that fully authorizes another person to manage, dispose, or sell an individual's property. The power of attorney comes into force when you are no longer able to make decisions. The signing of the power of attorney for property must be witnessed by two individuals (e.g. neighbor, friend, or lawyer) who are not your immediate family members. A great deal of care should be made to appoint an attorney. The attorney's power may be limited in terms of scope or decision-making power. You may appoint more than one attorney. The multiple attorneys may be required to vote before making a decision.



HOW DO I REPORT ABUSE?



We all need to be alert to the signs and signals of abuse. Friends, family and professionals all need to do their part.

Going to the police

Call the police if a family member or caregiver physically or sexually assaults you, threatens to assault you, or commits a financial crime against you. The police will come to help. Many police officers are trained to deal with abuse in families or relationship situations. Some have special training to deal with elder abuse.

They can take you to a hospital if you need treatment. Or they can help you leave the situation safely.

The police may arrest the person who abused you if they believe that person has broken the law. If this happens, your abuser might stay in jail for a few hours before a bail hearing. It's possible that they might stay longer, if the judge decides that would be better.

If you are afraid for your safety, ask the police or victim services to let you know before the person is let go. Be sure the police know how to contact you.

Signs and Signals of Abuse

Watch for:

- Signs of bruises, cuts, burns, sprains or broken bones
- Frequent "accidents"
- Quiet or withdrawn behavior
- Avoidance of social situations
- Short of cash or difficulty in paying for things

These situations can have other causes, but they may be signs that someone is experiencing abuse.





RESOURCES:



Contact information & Reference

Contact Information

▶ **OSS (Ontario Senior Secretariat)**

Web Site: www.ontario.ca/seniors

Local 416-314-7511

TTY 1-888-387-5559 (Ontario only)

▶ **Community Care Access Center**

INFOline: 1-800-268-1154

Web Site: www.ontario.ca/health

▶ **Seniors Safety Line**

Call 1-866-299-1011

▶ **Crime Stoppers**

Call 1-800-222-8477

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When You Need Help



If you find yourself or someone you know is getting abused...

