

Welcome to webinar #456
November 5, 2015 1:00 – 2:30 PM Eastern Time
(Teleconference open for participants at 12:50 ET)

Financial Abuse of Older Adults: Recognize, Review and Respond

Presenters:

Donna Bailey

Director, Research & Client Solutions for CUSOURCE Credit Union Knowledge Network

Kate Martin

Policy Analyst, Credit Union Central of Canada

Step #1: *Teleconference*

All Audio by telephone

- If your line is 'bad' – hang up and call back in
- Participant lines muted
- Recording announcement



Step #2: *The Internet Conference* (via 'ADOBE CONNECT')

No audio via internet



- SEE the PowerPoint being shown.
- Post your comments/questions.
- See postings from your colleagues.
- Join in the interactive polls.



Difficulties? *You can still participate! (use the back up PowerPoint - post your comments via email)*

Step #3: *Back up PowerPoint Presentation*

www.chnet-works.ca

For assistance: animateur@chnet-works.ca

How to post comments/questions during the webinar

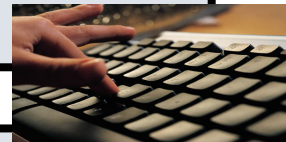


Joining in by
Telephone

+

Adobe Connect Internet Conference

Use the text box!



Joining by
Telephone +
Backup PowerPoint

Respond to the 'access instructions email'
animateur@chnet-works.ca

Please introduce yourself!

- *Name*
- *Organization*
- *Location*
- *Group in Attendance?*

Presenters



Donna Bailey

Director, Research & Client Solutions for CUSOURCE Credit Union Knowledge Network

Donna is a learning and development and client relations professional. She excels at developing and managing staff and client relationships in the financial co-operative system.

A strategic thinker, she has demonstrated leadership through her ability to build high performing teams in a variety of settings. Adept at creative problem solving, and with a proven ability to work with internal and external customers, Donna is passionate about achieving corporate strategic priorities.

Personal strengths include an exceptional ability to build trust quickly, a positive can-do attitude, high energy and a quest for lifelong learning. In June 2003, Donna completed her MBA from Athabasca University with her applied project in the area of Organization Vitality and in 2015 achieved the CTDP (Certified Training and Development Professional) certification. A believer in giving back to the community, Donna has volunteered with many community organizations, including the Ontario Co-operative Association, Ontario Natural Food Coop, Big Brothers and Big Sisters Board of Directors.

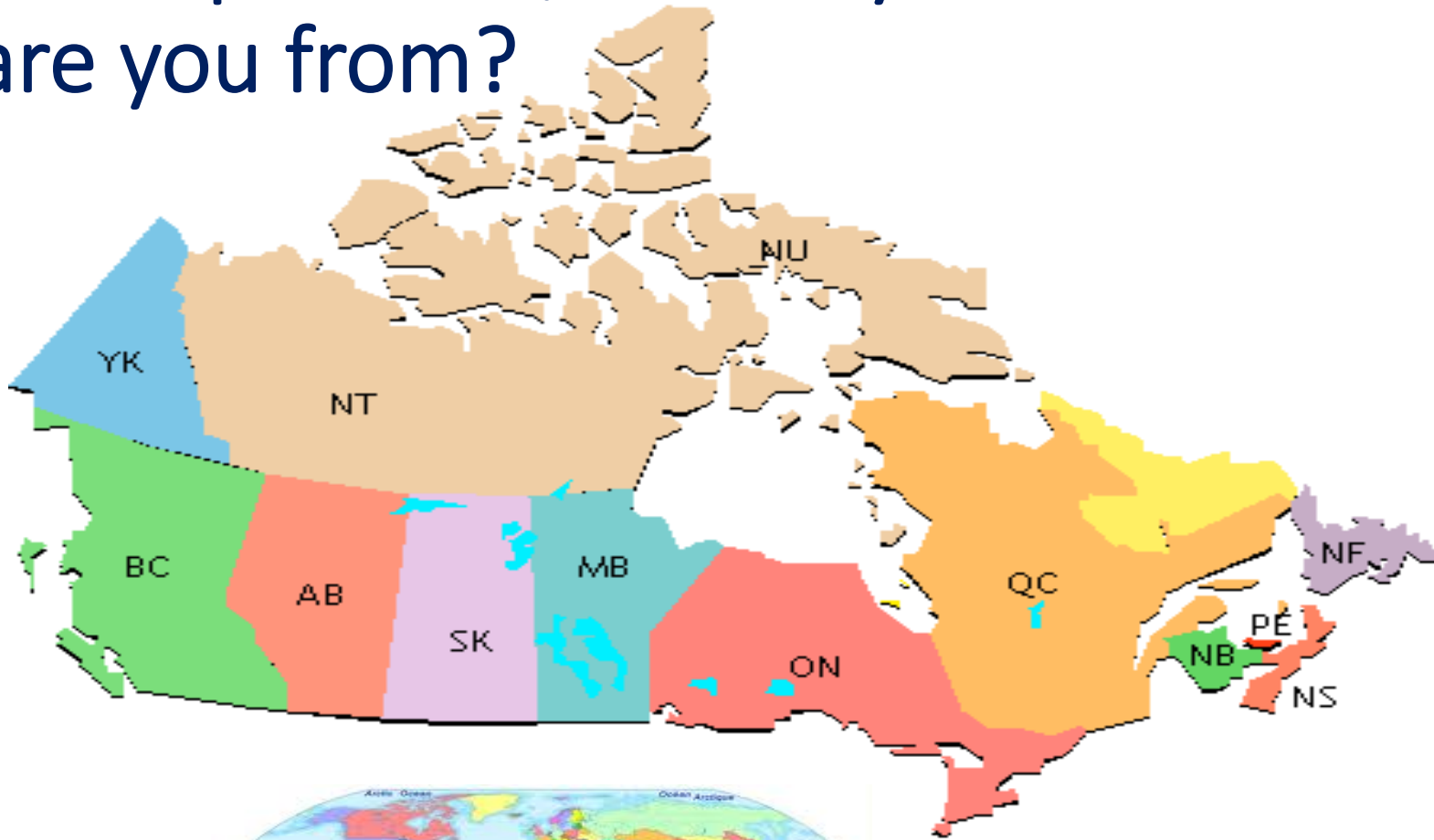
Presenters



Kate Martin

Kate Martin works as a policy analyst for the credit union system, where her work focuses on sustainable banking and government relations. Kate has participated in the Parliamentary Internship Program at the House of Commons and completed an MA in History from the University of Victoria, where she had the opportunity to study the potential for reconciliatory relationships between Indigenous peoples and settler peoples in British Columbia.

What province/territory are you from?



© 2007 - Her Majesty the Queen in Right of Canada, Natural Resources Canada / Sa Majesté la Reine du chef du Canada, Ressources naturelles Canada. www.atlas.gc.ca

*Answer via Adobe Connect :
Poll OR RSVP to access instruction email*

- BC
- AB
- SK
- MB
- ON
- QC
- NB
- NS
- PEI
- NL
- YK
- NWT
- NU
- Other

Who is joining in?

Adobe Connect Poll

OR RSVP to access instruction email

✓ **What sector are you from?**

✓ *Public Health*

✓ *Education*

✓ *Research*

✓ *Govt/Ministry*

✓ *Health practitioner*

✓ *NGO*

✓ *Other?*



Who is joining in?

Adobe Connect Poll

OR RSVP to access instruction email

- **What is your role?**
 - Research
 - Practitioner
 - Manager
 - Decision Maker
 - Policy Maker
 - Community Leader
 - Other



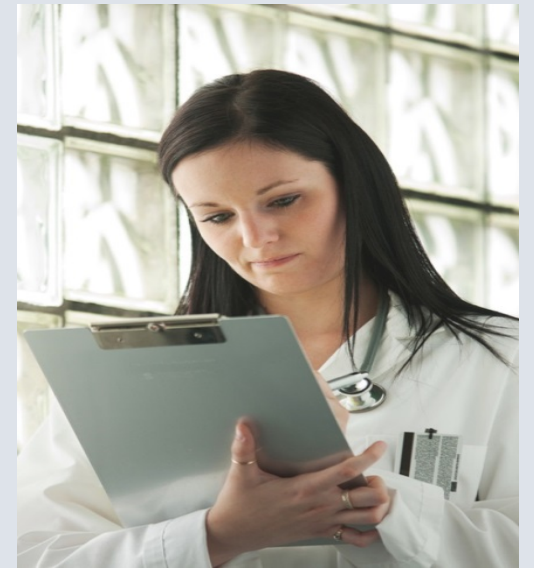
Re: Your Involvement

Adobe Connect Poll

OR RSVP to access instruction email

Are you currently working on this issue?

- Yes
- No



Your comments/questions please!



**Joining in by:
Telephone**

+

Adobe Connect Internet Conference

Use the Text Box...



Joining by Telephone

+

Backup PowerPoint Presentation?

By email:

Respond to the

'access instructions email

animateur@chnet-works.ca

Let us know...

Which presenter the question is for...

If you are referring to a particular slide

...

Preventing Financial Abuse of Older Adults

Webinar

November 5, 2015

Canadian Network for the Prevention of Elder Abuse in partnership with
CHNET-Works!



**Credit Union
Central of Canada**

Webinar

November 5, 2015

Canadian Network for the Prevention of Elder Abuse

Presenters

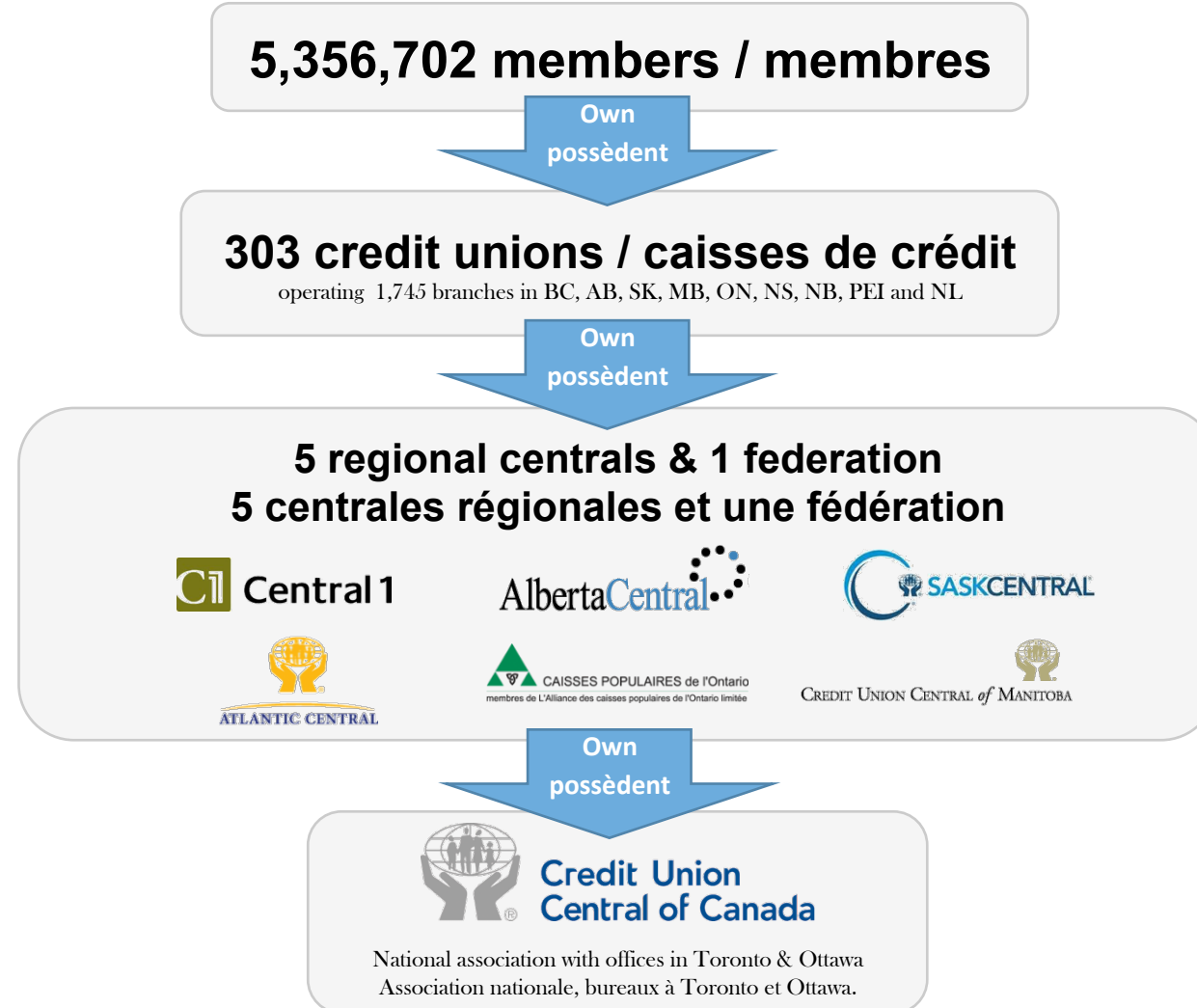
Donna Bailey, Director, Research & Client Solutions for
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Canada

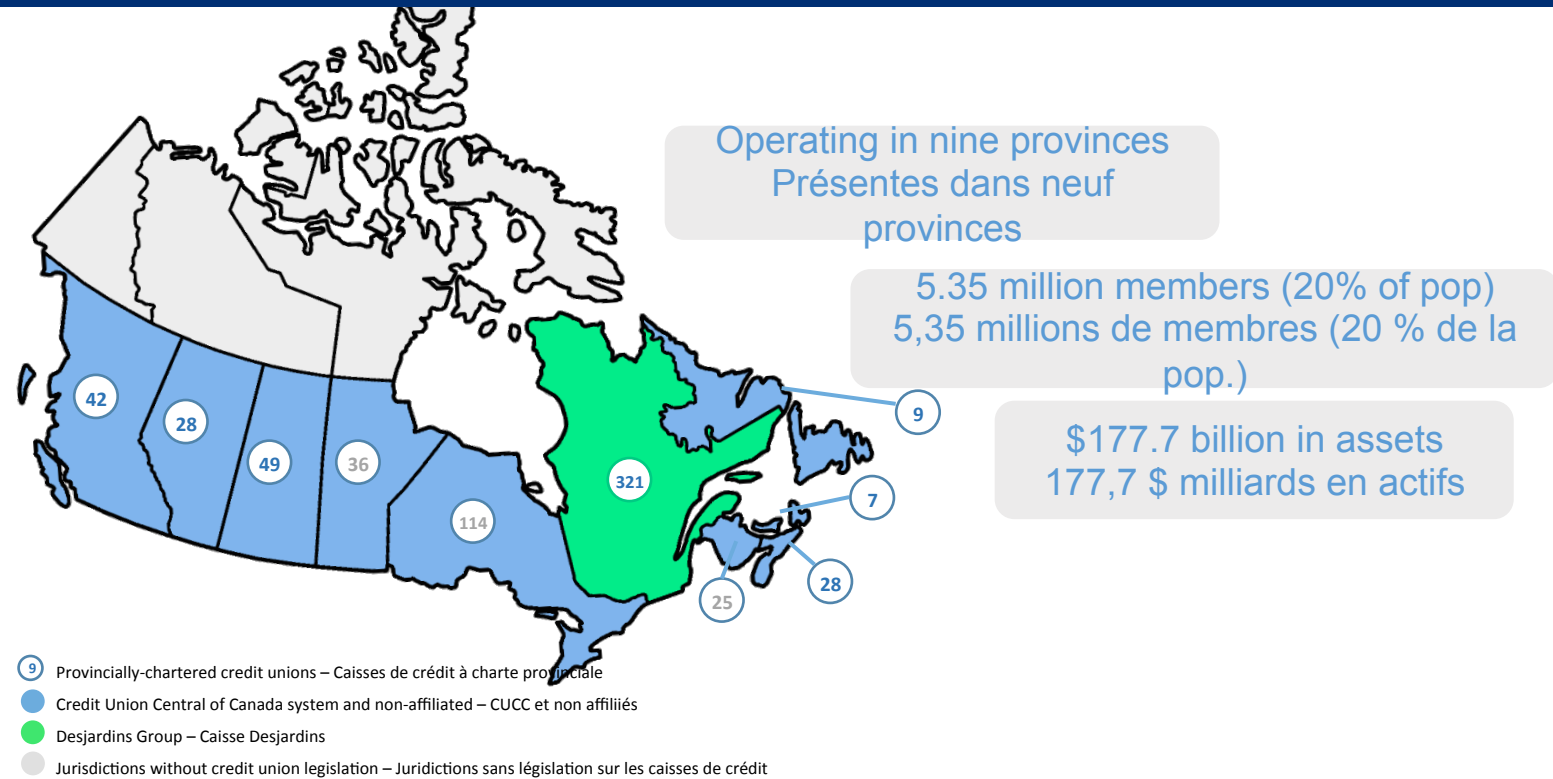
Credit Union Central of Canada system Le système de la Centrale des caisses de crédit

(second quarter, 2015)

(deuxième trimestre, 2015)



Canadian credit union sector Secteur des caisses de crédit du Canada



	BC	AB	SK	MB	ON	QC	NB	NS	PE	NL
Members Membres	1,917,446	637,400	473,372	635,825	1,552,388	4,412,523	224,663	150,375	52,286	54,406
% pop.	41%	15%	42%	49%	11%	54%	30%	¹⁴ 16%	36%	10%
Assets/Actifs (\$B)	\$64.32	\$23.46	\$20.25	\$26.26	\$44.67	\$151.91	\$4.21	\$2.23	\$0.89	\$1.12

Credit unions Caisses de credit

*The 15 largest
Les 15 plus grandes*



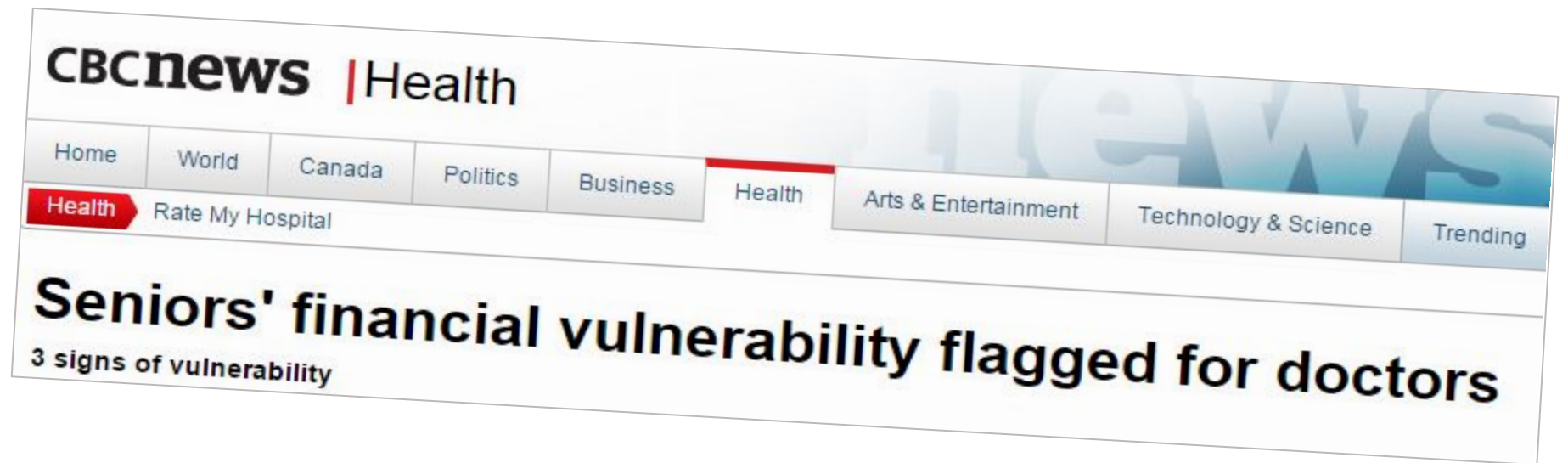
and 288 others ...
et 288 autres ...

Today's presentation

- 1 **Introduction: What's financial abuse? What's the role for credit unions?**
- 2 Development of course: *Financial Abuse of Older Adults: Recognize, Review and Respond*
- 3 Preview of *Financial Abuse of Older Adults: Recognize, Review and Respond*
- 4 Share successes and next steps

What's the issue?

Elder abuse is a universal problem. It is prevalent everywhere. Abuse can occur anywhere, by anyone, but frequently it is family, institutional and social.



Financial abuse

The misuse of an older adult's money or belongings by a person the **senior trusts**. It is generally defined as an action or a series of actions that occur as part of an ongoing relationship and often happens in connection **with other types of abuse**.

What can financial abuse look like?

- Misuse or theft of senior's finances
- Taking money without permission
- Forging signature or altering documents
- Gifts made under coercion
- Unduly pressuring, forcing or tricking change in a will, or other legal documents

Role for credit unions



Today's presentation

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- 3 Preview of *Financial Abuse of Older Adults: Recognize, Review and Respond*
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Financial Abuse of Older Adults: Recognize, Review and Respond

Financial Abuse of Older Adults

Recognize, Review and Respond

Credit unions across Canada
can access this 40 minute course through:



Manitoba credit unions
interested in learning more can contact:



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Partners



Today's presentation

- 1 What's financial abuse? What's the role for credit unions?
- 2 Development of course: *Financial Abuse of Older Adults: Recognize, Review and Respond*
- 3 **Preview of *Financial Abuse of Older Adults: Recognize, Review and Respond***
- 4 Share successes and next steps

What are some of the solutions offered?

- Three stories based on real life accounts faced by credit union employees
- Each story shows how a credit union employee successfully helped a member
- Abuse of assets, abuse of credit, abuse of power of attorney
- Identify signs and red flags of financial abuse
- Clarify the expectation for employees and how you can help
- Links to additional information and local resources



Preview

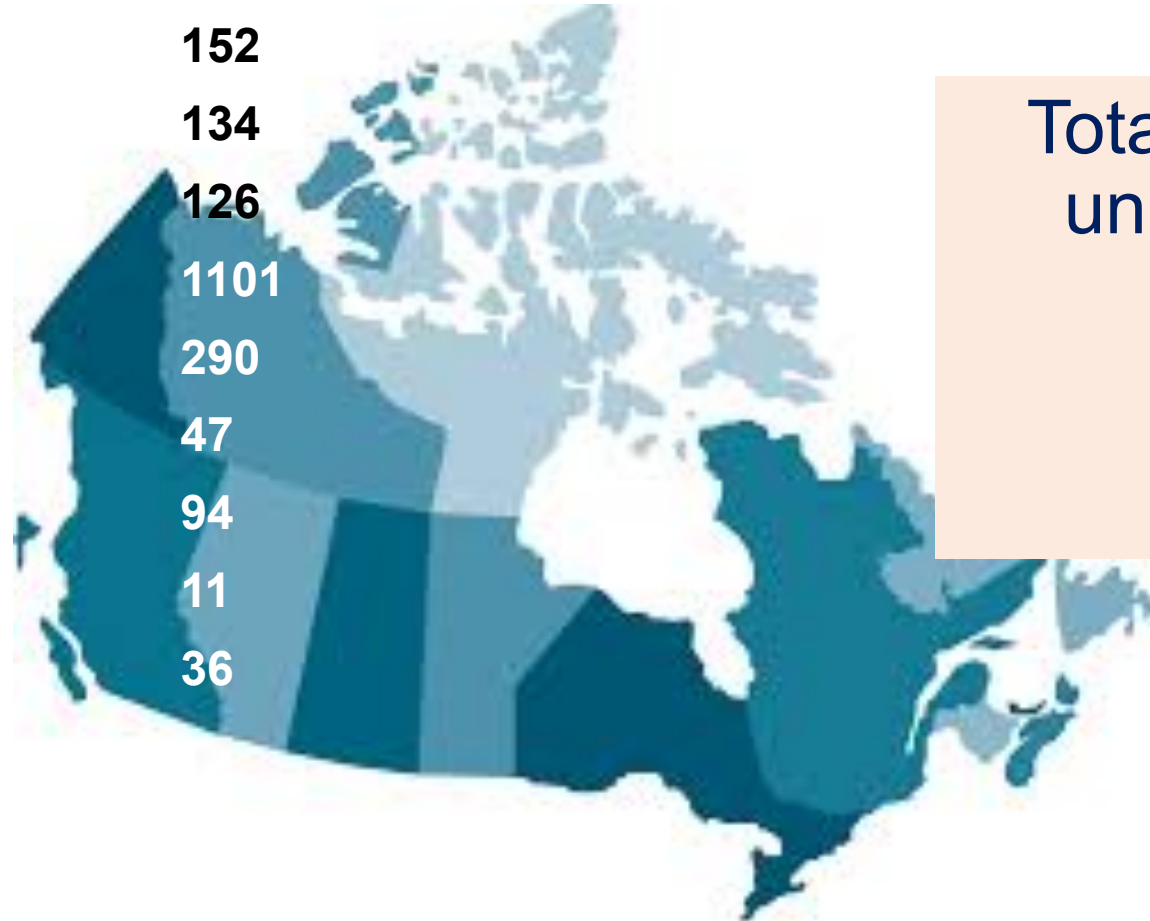
<http://files.cusource.ca/yourknowledge/ComplianceTrainingResources/FAOA-Trailer-1-HD.mp4>

Today's presentation

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Number of employees

British Columbia	152
Alberta	134
Saskatchewan	126
Manitoba	1101
Ontario	290
New Brunswick	47
Nova Scotia	94
Prince Edward Island	11
Newfoundland and Labrador	36



Total number of credit union employees in Canada:

1991

Impact on work

91.24%

- agreed that the course increased **awareness** and **understanding** of financial abuse of older adults

91.83%

- agreed that the course increased understanding of role in **preventing** financial abuse of older adults

89.35%

- agreed that the course increased confidence in **intervening** when concerned about an older adult

89.85%

- agreed that the course increased understanding of situations that should be brought to the **attention of the manager.**

89.64%

- agreed that the course increased their ability to **respond** with appropriate solutions



Impact on work

Most important thing they learned



“The most important thing is that you can do something. Makes me more aware of different things I can do to try to help more than just say “that's too bad”.”

“Makes me want to do more if I ever come across this situation again in my life time not only in work but something useful you can use in life”.



Most important thing they learned



It's ok to be concerned about our members and ask questions if you think there is a problem.

If something doesn't seem right or if the behavior of a member seems unusual or out of character, investigate and talk to the member in a respectful way to get to the bottom of the issue.

Spotlight on Manitoba's experience

- Working with CUCM to inform all Manitoba credit unions has been instrumental to our success
- Portage Credit Union has included the course as mandatory training for **all** employees
- Cambrian Credit Union is rolling out training to all of its front line workers
- Steinbach Credit Union is rolling out the training to branch manager to include in the branch training strategy

Community presentations in Manitoba



Additional opportunities



A purple-themed poster for World Elder Abuse Awareness Day. At the top left is a purple awareness ribbon icon. The date "JUNE 15TH" is written in yellow. The main text "WORLD ELDER ABUSE" is in large white letters on black rectangular backgrounds. Below it, "AWARENESS DAY" is in white on a yellow rectangular background. At the bottom, a black box contains the text: "Join us in celebrating World Elder Abuse Awareness Day by wearing purple on June 15th. Visit cnpea.ca/weaad to learn more about preventing elder abuse."



The logo for Dementia Friends Canada. It features a stylized blue flower with a yellow center and a black dot. To the right of the flower, the text "Dementia Friends Canada" is written in blue. Below this, in smaller text, it says "An Alzheimer Society and Government of Canada Initiative".



The logo for the Canadian Network for the Prevention of Elder Abuse. It features a colorful, multi-faceted geometric shape in the center. To the left of the shape is the text "CNPEA" and to the right is "RCPMTA". Below the shape, the text "CANADIAN NETWORK for the PREVENTION of ELDER ABUSE" is written in black.

Resources

- National Strategy For Financial Literacy Phase 1: Strengthening Seniors' Financial Literacy
http://www.fcac-acfc.gc.ca/Eng/financialLiteracy/financialLiteracyCanada/strategy/Documents/seniors_financial_literacy_consultation.pdf
- Stratégie nationale pour la littératie financière Étape 1 : Renforcer la littératie financière des aînés
<http://www.fcac-acfc.gc.ca/Fra/litteratieFinanciere/litteratieCanada/Documents/SeniorsStrategyFR.pdf>
- What every older Canadian should know about Powers of Attorney (for financial matters and property) and Joint Bank Accounts
http://www.seniors.gc.ca/eng/working/fptf/pdf/brochure_attorney.pdf
- Ce que tous les Canadiens âgés devraient savoir au sujet des procurations (pour la gestion des finances et des biens) et comptes conjoints
http://www.aines.gc.ca/fra/service/ffpt/pdf/brochure_procurations.pdf
- Exploitation financière par des membres de famille et les soignants: Les principales arnaques contre les personnes âgées commis par des étrangers
<http://www.elderabuseontario.com/wp-content/uploads/2015/02/Exploitation-Financi%C3%A8re-Par-Des-Membres-De-Famille-Et-Les-Soignants-feb-24.pdf>
- Where to Report and Access Assistance for Situations of Financial Abuse
<http://www.elderabuseontario.com/wp-content/uploads/2015/02/Where-to-report-and-access-assistance-Financial-Abuse.pdf>
- En cas de rapport et où accéder à l'assistance dans les situations d'abus financiers
<http://www.elderabuseontario.com/wp-content/uploads/2015/02/En-cas-de-rapport-et-o%C3%B9-acc%C3%A9der-%C3%A0-l'assistance-dans-les-situations-dabus-financiers-Feb-24.pdf>
- Keep Your Money Safe – What you need to know
http://www.elderabuseontario.com/wp-content/uploads/2014/04/EAO_Woman_Front.pdf

Questions?

Donna Bailey, Director, Research & Client Solutions
for CUSOURCE Credit Union Knowledge Network
BaileyD@cusource.ca

Kate Martin, Policy Analyst, Credit Union Central of
Canada
Martink@cucentral.ca

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Please fill out this online feedback form by Thursday November 12, 2015.

(If this link is not working, copy and paste it into an internet browser)

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