

# A Shared Concern

Newsletter of the B.C. Coalition to Eliminate Abuse of Seniors  
Volume 12, No. 3 Summer 2004

## ALCOHOL AND SENIOR ABUSE

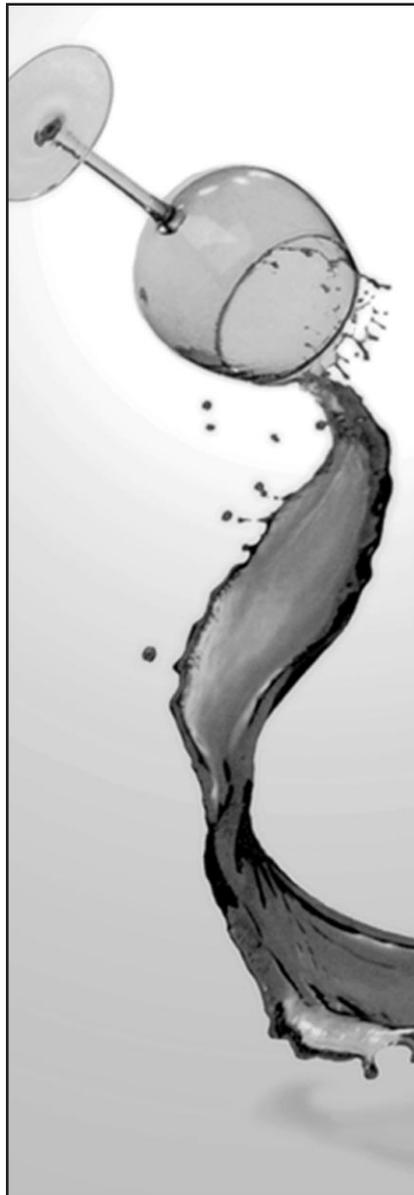
By Charmaine Spencer, Gerontology Research Centre, Simon Fraser University

### Substance Use and Senior Abuse

Did you know that the presence of alcohol or other substance use problems is one of the most commonly listed risk indicators in abuse and neglect of older adults throughout Canada and the United States? A 1995 national study that examined case files from agencies across Canada found that severe drinking bouts by the abuser led up to the abuse of the older adult in 14.6% of the cases. In another 18.7% of the records, the older adults indicated that the abuse was secondary to alcohol use problems. Yet very few individuals feel comfortable dealing with that aspect of the abuse or neglect problem, and as a result in many cases, the older adult and the family members often go without help. Alcohol and other substance use problems continue to be very misunderstood.

### Stigmatizing the User

In a recently completed three year national project, "Seeking Solutions: Canadian Community Action on Seniors and Alcohol Issues" funded by Health Canada, we found that there are many misconceptions around alcohol problems. People who have substance use problems tend to experience serious stigmatization in society, from their peers, service providers, and family members.



We find that people often respond in fundamentally different (and usually negative) ways to abused or neglected older adults when alcohol or other substance use problems are in play. They are often "abandoned to their lifestyle".

**First Some Facts:** People may assume the person committing the abuse or neglect is the most likely to have the substance use problem. However, people working with abused or neglected older adults find the abuser can just as easily be an older adult, or both parties. The substances involved may be alcohol, prescription medications such as tranquilizers or sleeping pills, over the counter drugs or street drugs, or any combination of these.

### Alcohol and Medication Abuse

Although the percentage of drinkers tends to decrease as people grow older, alcohol is the drug of choice for most Canadian adults, no matter what our age. Two out of three seniors aged 65-74 drink, occasionally or regularly, as do one half of seniors aged 75+. There are also over 150 medications commonly prescribed to older adults that interact with alcohol, creating another potential problem.

Cont'd on page 5

# FROM THE PRESIDENT

Summer – the season to enjoy those “lazy, hazy days”, or so they say. I trust most of you are doing just that while the warm weather lasts. Days at BC CEAS are certainly anything but lazy or hazy! Our Executive Director in her report has outlined some of the reasons for an exceptionally heavy workload. Added are all the preparations for our forthcoming **11th Annual Conference and Annual General Meeting**. Our planning for this important event is progressing well; it promises to be a different presentation entitled *Community and the Justice System Working Together as Partners*. It will specifically address those issues of abuse that are criminal offences and why very few criminal offences against seniors are brought to the Criminal Justice system.

We have invited panel members who can problem-solve and teach us more about effective intervention and protocols in other communities and jurisdictions. Brochures will be mailed out next month; **mark your calendar NOW** to set aside October 15/16. The Conference will be at the Hilton Vancouver Metrotown Hotel (as it was last year).

Recently it was my pleasure to meet and lunch with the Honourable **Ida Chong**, Minister of

State for Women’s and Seniors’ Services, who was visiting White Rock. She expressed her interest in and knowledge of issues of abuse. We hope she will attend the 2004 Conference.

The following quotation typifies how people feel about our legal advocacy work. “When I first called BC CEAS to enquire about this matter, the staff was outstanding. I want to thank **Trish** for her warmth and support and **Nasser** for his thorough review of the matter and his wise counsel. It was very reassuring to know that there is an organization with wonderful staff and the knowledge and resources to assist where possible. Thank you both.” This letter received last month confirms the reputation of BC CEAS, its accomplishments and the people who help to make it all possible. Thank you, Tricia Alford, our Administrative Assistant, and Nasser Amiri, Ph.d., our Legal Information Counsellor, for your outstanding service to BC CEAS.

I look forward to meeting attendees at the Conference on October 15-16.

**Joyce Schmalz,**  
President, BC CEAS



L to R - Sylvia Yee, Director, White Rock Seniors’ Centre; Joyce Schmalz; the Honourable Ida Chong; Caroline Foster, Chair, Seniors’ Centre Executive Committee.

# FROM THE EXECUTIVE DIRECTOR'S DESK

Once we could count on the months of July and August to be quieter months, when we could re-organize the office or catch up on work. Not any more! Perhaps those days are gone forever.

## Legal Information and Advocacy Project:

We have just heard from the Law Foundation of B.C. that our contract has been renewed for another year, from July 1, 2004 to June 30, 2005. We are delighted with the news and extend our 'Thanks' to the Law Foundation. We received 1,761 calls for assistance, legal information, advocacy, and support and referral to our legal information and advocacy provincial line. Callers using our Toll Free line have increased by 72%. As in the previous year, the percentage of callers by gender has remained reasonably constant with senior



women making up 71.3% of the calls, and senior men 28.7%. The top five issues are Financial Abuse and Housing and Family issues at 21.7% each, Advanced Planning Tools at 11.6% and Benefits at 9.98%. The total number of calls for the year was 3,522.

**Seniors and the Law Project:** The end of August completes our three year project funded by the Law Foundation of B.C., under their Major Initiatives Grant. I want to thank Kathy Doerksen, Coordinator, and Pat McDonald, Lawyer, for their hard work. Diana Ellis, Evaluator for the project, has been hearing from our community partners about how much they enjoyed working with Kathy and Pat on Seniors and the Law, how valuable the training sessions

were to them, and how they wish we could return to do more work with them. We are still hearing from other communities that we were unable to visit, wishing they could have had the opportunity to take part. The Training Manual will be finished by September and our Project community partners will be receiving a copy free of charge. The manual will be available for other communities to purchase at cost. We will let you know what that amount will be. The manual will be available on our website later in the fall. BC CEAS will be contracting with Kathy and Pat to put on training for communities and organizations, as we receive requests. Please contact us for the cost, as this will vary depending upon where you are located in the province. We wish to thank the Law Foundation for the funding which allowed us to undertake this worthwhile project. BC CEAS wishes to congratulate the Law Foundation of B.C. on celebrating their 35th anniversary.

**Office of the Assisted Living Registrar:** Susan Adams, Registrar, has set up an Implementation Advisory Committee. This committee is made up of representatives from different sectors - the Community, Government, Health Authorities, and the Assisted Living Industry. I represent BC CEAS on the committee as one of four Community representatives. The others are Val MacDonald

## A Shared Concern

**A SHARED CONCERN** is sponsored by **Scotiabank**, and is published quarterly by **BC CEAS**, the British Columbia Coalition to Eliminate Abuse of Seniors.

Your comments and enquiries are welcome. While BC CEAS welcomes contributions to the newsletter, the views expressed by contributors do not necessarily represent the views of the Board of Directors or the staff of the Society.

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Design: **Les Gallus**

**The next deadline for submissions is:  
October 30/ 2004**

**From the Executive Director's Desk (cont'd from p. 3)**

for Seniors Housing Information Program, **Charmaine Spencer** for Simon Fraser University's Gerontology Research Centre, and **Tom McGregor**, for the B.C. Coalition for People with Disabilities. Please see the insert page for the article by **Susan Adams** on Assisted Living.

**Community Work:** BC CEAS is a community member on the Project Committee on Legal Issues Affecting Older Adults at the Canadian Centre for Elder Law Studies. This project is looking at issues in respect to Financial Arrangements Between Older Adults and Family Members: Loans and Guarantees. The purpose of the project is to make it less likely that older adults will suffer unsustainable losses or other harms through participation in family loans and guarantees for younger family members. Throughout the year, BC CEAS receives calls from seniors relating how they have either given, or have been persuaded to give a loan, a gift of money, or to sign a loan guarantee for an adult child or family member. The senior either did not realize the risk, did not get the money paid back as promised, or had to repay the loan they had guaranteed. This project will be producing printed information for older adults, which will enable them to make choices that are both informed and considered. This is just one of the many committees that BC CEAS sits on as a community member, both provincial and local. It is an important task, for by doing so, we are able to both learn and offer

information about emerging or on-going issues and the negative ways in which they affect seniors.

**Funding to undertake necessary work:** Like all non-profit organizations, we need to seek funding to undertake projects. We are presently engaged in writing proposals for fall and winter funding deadlines. We have just learned that the Fraser Health Authority has granted us funds to go towards preliminary work for our conference, *The Community and the Justice System Working Together as Partners*. We are seeking other financial partners for the October conference.

**BC CEAS Website:** In August and September, we will be updating our website, adding new projects, information on abuse and how to prevent it, adding more links to the site, and detailing further information on our conference. Our webmaster, **Daljit Kanwar**, has left and we wish to thank her for her efforts. In August, **June Campbell**, our new webmaster, will begin working for us.

**New Board Members Needed:** BC CEAS needs several board members for the new board year beginning at our conference in October. We are seeking board members with skills for the positions of Fundraising, and Public Relations. If your skills fit either of these positions and you would like to volunteer, please contact the office at (604) 437-1940 or 1-866-437-1940. Our Board is a good team to work with!

**Carol Ward-Hall,**  
Executive Director, BC CEAS



**NEW MEMBERS OF BC CEAS**  
*April 22 onwards*

**Abbotsford Peer Support for Seniors** .....Abbotsford  
**Pat Cardarelli** .....Burnaby  
**Alice McLaren** .....Comox  
**Gwen Blanchette** .New Westminster  
**Saul Geller** .....Vancouver

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## Alcohol and Senior Abuse (cont'd from p. 1)

### Gender and Social Factors in Drinking

Drinking is more prevalent among men than women, as well as people with higher income and higher education. Approximately 10% of older adults who consume alcohol will develop a problem, about the same rate as other age groups. That means that over one quarter million seniors in Canada experience alcohol problems. In one third of the cases, this alcohol use problem developed in later life, often in response to loneliness, grief, depression, or a significant change in health or social circumstances to which the person has not been able to successfully adjust.

### Alcohol Factors in Senior Abuse

It is very difficult to describe just one “profile”, because there are many different ways in which alcohol or prescription drugs may be connected to the abuse. For example, we know from other areas of family violence that some people who experienced abuse early in life may rely on alcohol throughout their lives; it is a means of coping and stress reduction. It is not uncommon to find a woman in her 80s with a drinking or prescription drug problem, who, in a supportive environment, finally feels confident and safe enough to disclose the abuse she has lived with across her lifespan. She is often revealing for the very first time in her life childhood sexual abuse and abuse in her marriage. For her, feeling emotionally and physically safe have been problems throughout her life.

Because older men are more likely to drink than older women, and tend to drink greater amounts than women, the risk of developing alcohol use problems may be higher among men. The people who victimize them may be family members or their girlfriends. The abusers can also be drinking friends, the neighbourhood taxi driver or other people they may rely on to withdraw money from

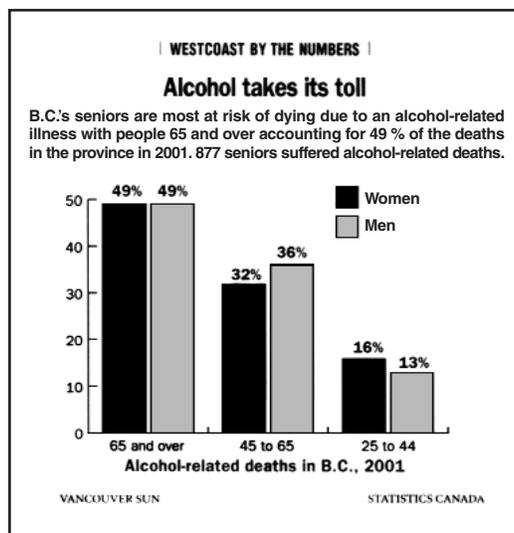
the bank or to pick up their supply, or someone they pay for sex or companionship. In many of these cases, alcohol use is not the only harm they are facing. Acute intoxication affects the person’s ability to be aware of personal safety. Long term heavy alcohol use can cause brain damage affecting the person’s ability to make decisions and carry out plans, such as wanting to stop. In some cases, this damage is reversible if the level of drinking is reduced or the person stops drinking, but there can still be residual effects.

### Stress and Substance Abuse in Caregivers

In B.C., service providers helping family caregivers with respite services or adult day care are identifying another type of substance use situation that they are seeing on an increasing basis. As home support services in the various health authorities decrease and the eligibility criteria become more selective, the spouse or other family member giving the care carries the day to day responsibility more and more on her/his own, becoming more

isolated and stressed in the process. Some rely on alcohol or prescription drugs as a sleep aid or “a quick shutdown” at the end of the day as their lives become more and more chaotic. In this isolated environment, substance use can turn into substance dependence or substance abuse. The problem may negatively affect their judgment, the ways they respond to the senior to whom they are providing care, and the quality of care they give.

Other times, families feel forced into giving care to a parent who has had a long standing substance use problem and whose health has deteriorated. Already strained relations can fracture in these circumstances. Or frustrated family members may not understand the nature of brain damage that may have occurred, incorrectly attributing the person’s erratic behaviour to drinking (“he’s lying; he’s just



Cont'd on page 6

## Alcohol and Senior Abuse (cont'd from p. 5)

manipulative”). Any of these situations can lead to abuse or neglect in later life. However, the most appropriate way of helping people in each of these three cases is going to be somewhat different.

### Harm Reduction Approaches to Alcohol

From research and community practice in family violence, and from listening to seniors “living it”, we’ve been learning a lot over the past few years about the nature of alcohol issues, what seems to work and what doesn’t in terms of helping. For example, we’ve learned that expecting and requiring the older person to simply stop drinking often is not realistic, especially in the beginning. However there are many ways of working with the person in a caring, supportive and non-judgmental manner that can help them become more receptive to help and can reduce the risk of abuse at the same time. These “harm reduction” approaches do not centre exclusively on the drinking, they involve working with the person on whatever issues they find most pressing. These become building blocks to improve the person’s situation so that s/he is in a better position to make decisions about the abusive situation and the individual’s substance use.



### We have also learned that:

- Alcohol use problems are often a long standing problem in family conflict and spousal abuse.
- Alcohol treatment alone seldom helps the victim in abuse cases, unless the abuser learns to deal with problems in a non-violent or non-threatening manner.
- The presence of alcohol problems can affect a senior’s acceptance of services.
- Without careful planning, the strategy or intervention decided upon in a substance or senior abuse case may exacerbate other problems.
- The alcohol use problem, if left unaddressed, can lead to increased isolation, serious physical harm or suicide.
- Depression, alcohol, and senior abuse are often

closely intertwined. The alcohol use problem and the depression need to be addressed concurrently, rather than waiting for one or the other to improve.



- Service providers have important roles in normalizing discussion around alcohol use with seniors and families, and can be very instrumental in helping to prevent alcohol problems from developing.
- We need to take a multidisciplinary approach to address both the alcohol problem and the abuse. The formal responses in the community also need to be co-ordinated, with a range of services to meet the various needs of the person with the alcohol problem and/or those of the abuser.

From a senior abuse perspective, we also discovered that communities find considerable value in “cross training”. This involves helping those providing services to abused seniors to develop a better understanding of alcohol and other substance use issues, so they understand what they are seeing and can respond appropriately. Similarly, people working on addiction issues in many communities need information about senior abuse, so that they can recognize it when working with either older adults or younger family members.

### Resources and References

If you are interested in learning more about alcohol issues affecting older adults, please visit the Seniors and Alcohol Website at: [www.agingincanada.ca](http://www.agingincanada.ca)

The “Alcohol and Senior Abuse” page can be found at: [www.agingincanada.com/Seniors%20A%201e6.htm](http://www.agingincanada.com/Seniors%20A%201e6.htm)

**Wolkenstein, B. & Serman, L.** (1998). “Unmet Needs of Older Women in a Clinic Population: The Discovery of Possible Long-Term Sequelae of Domestic Violence” *Professional Psychology: Research and Practice*. Vol. 29, No. 4, 341-348.

**Osgood, N. J. & Manetta, A. A.** (2003). *Physical and Sexual Abuse, Battering, and Substance Abuse: Three Clinical Cases of Older Women*. *Journal of Gerontological Social Work*. Vol. 3 (1), 99 - 113.

# MOVING FORWARD FROM THE SENIORS AND THE LAW PROJECT

By Gillean Chase



*Nasser Amiri, Alison Leaney, Carol Ward-Hall at the 35th anniversary of the Law Foundation of B.C.*

On June 11, 2004, BC CEAS invited interested helping agencies to an in-process evaluation of the result of this three-year legal advocacy project funded by the Law Foundation of British Columbia.

The evaluator of the project, **Diana Ellis**, presented her key findings about the challenges arising out of this project for communities, BC CEAS and helping organizations given the changes to funding, laws, policies and procedures related to legal advocacy.

Funding to deliver ongoing services has been curtailed. It is difficult to locate a central source of information and advocacy across the province and there are severe inequities in rural and urban communities. Population-based funding tends to reinforce rural inequities. There is difficulty dealing with clients who face diversity issues, in networking, resourcing and forming partnerships with immigrant and other

cultural communities. It is also difficult to recognize which communities are a priority and to build trust with immigrant communities who have language problems and which lack knowledge about legal and traditional services available to them as recent arrivals to Canada. One must invest time to win trust and credibility and be aware of the systemic and philosophic abuse which leads to government cutbacks in health, home support and legal services.

The loss of programs and services comes from the idea that volunteers, families and charities will, or should, take up the slack. This leads to a smaller funding pie with more people needing a slice of the diminishing dollars.

Project Coordinator **Kathy Doerksen** and Project Lawyer **Pat McDonald** found that seniors in the communities they visited felt a lack of trust in lawyers and their style of communication. They see lawyers as focussed upon issues of death and disability, and not senior friendly. Some question the capacity of a senior to deal with

his own financial, medical or social affairs. On the other hand, NAELA, the National Association of Elder Law Attorneys, felt that some seniors have a sense of entitlement and unrealistic expectations for what can be accomplished under the law.

Clients must be taught to know what they are asking for legally and to use the language of law to express what happened and what their expected recourse is. Lack of victim services and the capability issue continue to permeate the issue of trust when seniors face criminal and civil processes.



## Moving Forward from the Seniors and the Law Project (cont'd from p. 7)

There was some hope that an organization like NAELA could be formed in B.C.

To date, project staff has delivered workshops in 12 communities in B.C. – Chilliwack, Agassiz, Hope, Ladysmith, Comox Valley, Powell River, Creston, Texada Island, Prince George, Prince Rupert, Surrey and Vancouver. They have also spoken to many different seniors' groups and service providers in Vancouver, Surrey, Mission, Abbotsford and Parksville and organized alternative dispute resolution (ADR) sessions in five different settings.

The project, from the fall of 2001 until September 2004, aims to strengthen and enhance the ability of communities to respond to the legal needs of seniors. To ensure that BC seniors have access to legal information, legal assistance, advocacy and protection of their rights, the project has worked with volunteers, seniors' advocates and service providers.

Focus groups were held in 16 communities throughout the province. These were designed to explore what legal information and services are currently available and what other legal information and services are required. The elimination of the Senior Citizen Counsellors Program and of many legal aid services resulting from government cuts has made access to legal information and assistance even more difficult for B.C. seniors.

In the time remaining to Seniors and the Law, BC CEAS project staff will be developing a 200 page training manual specific to seniors' legal issues which can be distributed to CRNs and helping agencies.

*Edited by Gilleen Chase, based on notes and handouts at the June 11, 2004 meeting.*

## SAFE HOMES FOR OLDER WOMEN

By Jill Hightower and MJ (Greta) Smith

Shelters for abused women have a mandate to serve all women seeking refuge from violence and abuse regardless of age; however the existing shelter model often fails to meet the needs of older women.

Women 50+ frequently do not regard transition houses as viable options for themselves, but see this resource as only for younger women with children. The foreign concept of communal living, the noise level and lack of quiet space, lack of privacy, along with the physical limitations of the shelter, often make living in that environment difficult for older women. Staff often lack training and understanding of issues of aging/ageism, and health related issues in later life. This further complicates the use of shelters by women in their later years.

Based on information gathered from older women



Jill Hightower

in their research project on violence and abuse in the lives of older women published in 2001, The BC/ Yukon Society of Transition Houses has been pilot testing a new model of shelter and support for older abused women based on the highly successful safe home model, which has been in use for the past 15 to 20 years in B.C.

### What are Safe Homes?

In this model individual homeowners, who are deeply concerned for the safety and well being of women, volunteer their homes for refuge on a short-term basis. A small honorarium is provided to the homeowner to help offset expenses. In each community, a number of homes make up a network, which is coordinated and managed by a paid staff member. Her job includes the recruitment, screening, and training of individual homeowners, and the

## Safe Homes for Older Women (cont'd from p. 8)

placement of women in Safe Homes. Only the coordinator and the homeowner know the locations of the volunteer homes. These networks have successfully operated in B.C. for nearly 20 years. Historically, women have stayed in Safe Homes for one to three days.

### New Model of Support for Older Women

The primary difference between the existing safe homes and the new service model is the role of the transition house. In the model developed for older women, the local transition house hosts this specialized program for older women. An outreach worker trained specifically in working with older women provides ongoing support from the transition house. Stays at these safe homes are also for longer periods of time.

This model of emergency housing for older women is in its third year of pilot testing in B.C. and the Yukon. Safe homes are being tested in Victoria, Penticton, Creston, and Whitehorse in the Yukon. The results are very encouraging; older women victims of abuse are being provided emergency shelter in safe homes at all sites. The outreach workers have found that in their communities, there is a real need for ongoing support as well as emergency shelter. As a result, community-based support groups have been added to this program at all the sites. The exception is

Victoria, for the transition house already has provided support groups for older women.

There are older women who do find staying in a transition house to be a very supportive and appropriate service. This safe home service is filling a needed gap for those who are not comfortable within this living environment and is proving to be of major assistance to older women experiencing violence and abuse in their lives. As one outreach worker noted: "Older women seem to be coming out of the wood work".

We have learned that older women are much less likely to know about the experiences of others who have left an abusive relationship, and turned their lives around. But it does happen. One woman who had been abused through four decades until her marriage ended told us: "I never

thought I could be as happy as I am now". Safe homes are part of the support system for older women victimized within their families by their partners, adult children and grandchildren.

*Safe Homes for Older Women is a project of the BC/Yukon Society of Transition Houses.*

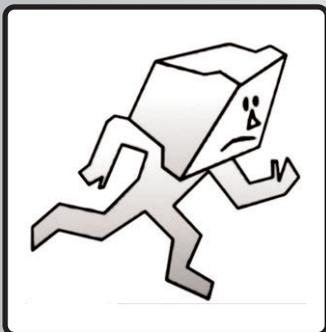
*For more information, please visit:*

***[www.bcysth.ca/where\\_are\\_we/transhouse.ht](http://www.bcysth.ca/where_are_we/transhouse.ht)***

*Or call the society at (604) 669-6943.*



*Greta Smith*



### VISIT US ONLINE

**Our email address is:  
[ceas@telus.net](mailto:ceas@telus.net)**

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[www.bcceas.ca](http://www.bcceas.ca)**



## SENIOR ROLE MODEL: RAE DIXON



*May retirement be good to Rae Dixon.*

**Rae Dixon**, born **Connell**, on November 7, 1932, spent her childhood enjoying Saskatchewan's best kept secret, the Qu' Appelle Valley, undoubtedly one of Canada's most beautiful places. This glacier-carved valley was home to a community called Fort San, which housed a TB sanatorium. Her father worked in the x-ray department and prior to her marriage, her mother taught school to very young patients. It was an idyllic place to grow up – with few restrictions and a great deal of freedom.

### THANK YOU FOR YOUR DONATIONS:

**B.A. (Tony) Angel**  
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**Jean Birkhead**

**Constance Buchanan**  
*Birthday Fund*

**Capilano Lions Club**

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**Salvador, Davis & Co.**

Rae's family moved to the West Coast when "wonder drugs" appeared and the "San" was phased out. In Vancouver, Rae obtained her B.S.W. degree from UBC. Her practicum and subsequent employment took place at the Children's Aid Society, in the area of foster home finding and child protection.

After several years at home raising four children, Rae had the good fortune to join the Adoption Placement section of the Child Welfare Division of the Provincial Government.

Apart from the challenging task of finding the very best parents for a child (never the reverse, says Rae,) this was the time that the process for international adoptions was put in place, support groups for parents of culturally diverse children were promoted and the involvement of the First Nations was a priority. Her mentor and role model was Laura Fowler, who had high standards and was constantly addressing the challenges of children needing permanent placement. During this time, Rae obtained her Masters of Social Work degree from UBC.

In 1980, Rae worked in Richmond as a Child Protection Worker and moved on to become acting supervisor for fourteen months in North Delta. Her forte was in the assessment of child abuse situations as well as supervising financial assistance workers. After her supervisory job came to an end, Rae went back to UBC to receive her Masters in Education with an emphasis on Adult Education. Her major thesis described a model for assessing elder abuse based on one for assessing child abuse. This particular paper raised her awareness of this heretofore buried or silent issue of seniors' abuse.

Rae was then seconded to the Open Learning Agency (OLA) to develop and co-ordinate a program

**Cont'd on page 11**

### GRANTS:

**Fraser Health Authority**

## Senior Role Model: Rae Dixon (cont'd from p. 10)

for Social Service Workers. Curricula needed developing, courses needed designing, publishing had to be arranged, students sought out and in general, distance education had to be mastered.

It was a challenge to arrange practica placements province-wide and to teach counselling skills from a distance! Rae was Chair of the Provincial Articulation Committee of College Social Service Workers and the liaison person for a partnership between the Open University and the University College of the Fraser Valley to develop the bachelor's degree for Social Work. After 10 years at OLA, Rae retired from the coordinating job.

Rae is a member of the BC CEAS board executive and chair of the Multicultural Advisory Committee (MAC). The MAC Committee works with the board to ensure that BC CEAS projects and educational materials are inclusive and culturally sensitive. In 2002, the MAC Committee planned the provincial multicultural conference to raise awareness of abuse of seniors from culturally diverse communities and of seniors from the mainstream. The conference was a success, with four



*Rae Dixon*

linguistic groups represented: Persian, Punjabi, Chinese (Mandarin and Cantonese) and English. Rae states that it has been a joy to work with this committee and the BC CEAS board.

For health reasons, she is retiring from BC CEAS this year and wishes to thank CEAS for giving her the opportunity to be part of the organization. She found her involvement was a wonderful opportunity to make a difference and to experience personal growth at the same time.

Rae's other volunteer commitments involved serving on the board of directors of the Mental Health Association for Vancouver/Burnaby; serving on the board of the B.C. Registration of Social Workers and chairing its Personnel Committee, and serving as a representative to the UBC School of Social Work's Policy for Admissions Committee.

She is a member of the Advisory Committee for the Social Service Worker Program at Douglas College, and a "not so silent partner" of the Hana Gallery.

BC CEAS wants to recognize one of its most dedicated volunteers and senior role models.

May retirement be good to Rae Dixon.

**BC CEAS invites you to our 11th Annual Conference and AGM  
October 15 & 16, 2004 at the Hilton Vancouver Metrotown Hotel  
at 6083 McKay Avenue, Burnaby, B.C. V5H 2W7  
near Metrotown Skytrain Station & Kingsway**

## A VOICE FOR SENIOR WOMEN IN BC: WOMEN ELDERS IN ACTION (WE\*ACT)

WE\*ACT grew out of the 1999 BC Seniors Summit, which saw hundreds of seniors congregate in Vancouver to discuss their unique needs. Women in the Income and Poverty working group wrote the Vancouver Declaration of Older Women's Rights. We presented the Declaration at the 2000 World March of Women Tribunal, giving visibility to the concerns of older women. Energized by this experience and joined by others similarly focused, we formalized our existence under the title of Women Elders in Action.



*Jan Westlund of WE\*ACT on the right*

Funding from Status of Women Canada and support from 411 Seniors Centre has provided WE\*ACT with office space and a part time staff position. This base ensures a continuous effort can be made to raise awareness and act on the most pressing social and economic issues facing older women.

This stability over the past few years has permitted WE\*ACT to work with community groups to track accumulated funding cuts to programs that previous governments had put in place to protect both women and the elderly. We compiled an overlapping list in April of this year which shows that

the ramifications of these reductions are staggering. None in itself is truly outrageous, but in concert they can only be described as 'systemic abuse of the elderly'.

Broken down under categories entitled: Policies Increasing Financial Hardship for Senior Women; Policies Diminishing the Voice of Senior Women; Policies Resulting in a Loss of Protection for Senior Women; and Policies Reducing Services to Senior Women, they comprise nearly three pages of direct challenges that replace an older woman's fragile sense of security with real fears for the future. (Copies of the list are available by calling the WE\*ACT office Wednesday through Friday).

### **Poverty and Women**

Senior women live appreciably longer than their male counterparts. They qualify for much less pension support. They make up the majority of seniors in the province. Almost half of women over the age of 65 and living alone live in poverty; yet almost nothing in the mainstream media indicates the extent of the problem. For decades, the effect of policy decisions on senior women has been the topic of little public discussion.

WE\*ACT's intent, that the plight of senior women shall no longer be ignored, is entrenched in our current work to develop and promote a position paper on pension reform which we hope will generate much public discussion. Charmaine Spencer and Lillian Zimmerman from the Gerontology Research Centre of Simon Fraser University have generously donated research updates as the backbone of the work that should be completed this summer.

### **Our past informs our future ... WE\*ACT-ivity**

Women and Pensions, our three-day conference in 2001, was highlighted by a public lecture, 'Using Pension Policy to Address the Poverty of Older Women' by Monica Townson. A series of recommendations emerged from the conference relating to the specific private pension, Old Age Security, Guaranteed Income Supplement and Canada Pension Plan concerns of all older women.

**Cont'd on page 13**

## WOMEN ELDERS IN ACTION (WE\*ACT) (cont'd from p. 12)

This was the groundwork that led to the belief that pension reform is sorely needed. It also pointed in the direction of the required improvements.

WE\*ACT is involved in a number of group and committee processes to influence related policy change. We share information with about 30 different groups and individuals

around the province. These contacts were developed from a series of events held over the last few years.

One that garnered much attention, entertaining participants and passers-by alike, saw elder women in twenty locations in the Lower Mainland and fifteen other cities and towns throughout B.C. set up our ironing boards on the streets to hold a 'Listen to Mother' action on Mother's Day in 2002. We handed out information sheets, persuaded seniors to sign petitions regarding the provincial cutbacks and sponsored a post card campaign. A follow up action – 'They Didn't Listen to Mother' – is being considered to highlight the ongoing effects of the cuts on senior women.

A provincial outreach tour in the summer of 2003 saw several WE\*ACT members visit six regions of the province to meet with nearly 100 women at community colleges, women's and seniors' centres.



**WE\*ACT**  
WOMEN ELDERS IN ACTION  
A project of 411 Seniors Centre

*Uniting for Change*, a two day conference in 2003, brought forty elder women from across B.C. together to identify four priority issues: pension policy, housing, health care and political action. The group identified potential solutions, actions, and strategies to be implemented in their own communities and province-wide.

Looking to the future, an event planned for November 2004 in Vancouver in advance of Senior Summit II, Women Elder's Day, will include an opportunity for senior women around the province to network and share new tools for their important goal of activism.

WE\*ACT's accumulated networking and promotional efforts have resulted in the community beginning to 'discover' senior women's issues. This translates into the inclusion of our perspective in media analysis, as well as in invitations to discussions and forums to speak and/or participate. WE\*ACT has become a substantive contributor to the ongoing analytical work of various social action stakeholders, responding to policy and program changes introduced by all levels of government.

To learn more, contact **Jan Westlund**, WE\*ACT Coordinator, at: [jwestlund@411seniors.bc.ca](mailto:jwestlund@411seniors.bc.ca) or (604) 684-8171, local 228.

## HOW ABOUT GIFTING BC CEAS ON YOUR BIRTHDAY?

Several members have begun to send in donations to BC CEAS that total their number of years of life, realizing that as a non-profit organization, we are always in need of funding for our various advocacy and operational activities. Funding cutbacks are severely handicapping all non-profit organizations, and the funding pots that remain are increasingly tapped.



An 81 year old senior recognized his latest birthday with an \$81 cheque to BC CEAS, feeling that giving is truly as enriching as getting. Other people have taken up the idea, knowing that BC CEAS is a charitable organization and their donations are tax deductible. So far the birthday fund has raised \$714.

## Investment Fraud Awareness Tips (cont'd from p. 16)

- Never sign anything before reading it carefully and understanding it. If you don't understand it, ask for help from a trusted friend, family member or financial advisor.
- Ask questions and keep detailed notes.
- Take your time; don't allow anyone to rush your decision-making process. If you are suspicious, contact your Provincial Securities Commission.
- Understand the fees you are being asked to pay.

### Types of Investment Fraud

Investment fraud can occur in the mail, over the telephone, over the Internet or in person. Fraud artists play on people's trust and their financial fears of not having enough money in retirement.

Some investment frauds include:

**Prime Bank Instruments (PBIs) or Prime Debentures:** Con artists promise high returns through investments in the world's most prestigious banks. They tell you that investors contribute to a pool of money for trading in short term loans to banks. Initial investments usually get a good return in order to convince you to invest more and to get your friends and families to invest. The "return" you get comes from unsuspecting new investors. In reality, PBIs do not exist.

**Callable CDs (Certificates of Deposit):** The fraud artist promises the investor that they can redeem the CD at any time. In fact, the CDs are designed to mature in 10 to 20 years and only allow the bank to redeem them at any time. This can result in large losses to the investor.

**Promissory Notes:** These are short-term loans that promise high returns for borrowing money from you – at no risk. These are often sold as an insurance product.

**Viatical Settlements:** Only legal in some provinces, these are designed to help the terminally ill pay their bills. Investors agree to sell the death benefits

of their life insurance policies for cash. Investors get a share of death benefits when the insured dies. These are very risky investments and often fraudulent.

**Off-shore Investments:** Promising a tax haven, fraud artists convince investors that off-shore investments – free of bureaucratic red tape and government restrictions – will provide much higher returns on the investment. Once your money is outside of Canada, however, tracing it is very difficult.



Graphic: Les Gallus

### Pyramid/Ponzi Schemes

Pyramid or Ponzi schemes are illegal "investment opportunities" targeting individuals and small groups of people. In the classic pyramid scheme, "participants attempt to make money solely by recruiting new

participants into the program" (U.S. Securities & Exchange Commission, 2002). The top person recruits others to "invest" in the organization, promising large returns on the investment. Often, this scheme targets a particular group (such as women, ethnic groups, etc.). Usually, no legitimate product is sold.

**The promise of high returns seems to be real:** the people at the top of the pyramid often can receive tens of thousands of dollars when the pyramid grows. The returns come from the new investment dollars from recruits. When people fail to recruit or send in any money, however, the pyramid crumbles and most people lose their money.

**Pyramid schemes are illegal.** They cannot be successful because it is mathematically impossible to recruit the numbers of people required to support the pyramid. For example, if six people start a pyramid and require each recruit to sign up six more recruits, over 10 million people would be needed to build a nine-level pyramid!

**People join pyramids for many reasons:** they want to get rich quick; they are unaware that pyramids are illegal, or they are recruited by friends and family.

## Investment Fraud Awareness Tips (cont'd from p. 14)

### Pyramid Schemes vs. Multi-Level Marketing (MLM):

Multi-level marketing companies are legal enterprises, which usually involve the sale of products. Some pyramid promoters try to make their scheme look like MLM by claiming to sell products. In fact, these products have little to no worth. If the emphasis in a multi-level marketing company is to build a sales force rather than sell the company's products, it may be an illegal pyramid.



Multi-level marketing companies differ from pyramid schemes in that they:

- offer compensation based on sales, not recruitment.
- sell legitimate products to established markets.
- charge a small start-up fee.
- buy back unsold goods if you decide to quit the business.
- make money with you, not from you.

## SENIORS ! WHAT YOU DON'T KNOW ABOUT FRAUD COULD HURT YOU

Submitted by Mary Martin Sharma, Program Co-ordinator, BC CEAS

Every year in B.C., thousands of seniors lose millions of dollars to financial fraud by family members, friends and even financial advisors.

To help raise seniors' awareness of 'the facts about fraud, BC CEAS is offering, free of charge, three informative and entertaining one-hour presentations for older adults.

### Scotiabank 'ABCs of Fraud'

Ever popular, the 'ABCs of Fraud' Program – now in its 7th year in B.C. – continues to educate seniors across the province about consumer fraud prevention, helping them to become 'tough targets' for fraud, and to protect themselves from being defrauded by con artists.

### Seniors' Foundation 'Money Matters for Seniors'

Developed by BC CEAS, this interactive video workshop shows seniors how to avoid financial abuse (often by family and friends) by using the services available at their banks, credit unions or

trust companies, to protect their money, their property and their independence.

### BC Securities Commission 'Protect Your Money'

Starting in the Fall of 2004, this program is for senior investors – whether novices or seasoned investors – who want to make the most of their hard-earned money by making informed decisions based on their awareness of the '3 Knows' – Know Yourself, Know Your Advisor, Know Your Investment; and by remembering to 'Investigate before you Invest' – always.

Join in the fight against financial fraud by booking one or all of these exciting presentations for your senior's group.

*For information or to book a presentation contact:*

**Mary Martin Sharma,**  
Program Co-ordinator, BC CEAS,  
(604) 437-1940 or 1-866-437-1940 (toll free)  
email: [ceas@telus.net](mailto:ceas@telus.net)

# THE SCOTIABANK FRAUD AWARENESS PROGRAM: INVESTMENT FRAUD AWARENESS TIPS

Submitted by Deborah Spence, Public Affairs, Scotiabank

Scotiabank offers the following tips to help you protect yourself against investment fraud.

## “Red Flag” Phrases for Investment Fraud

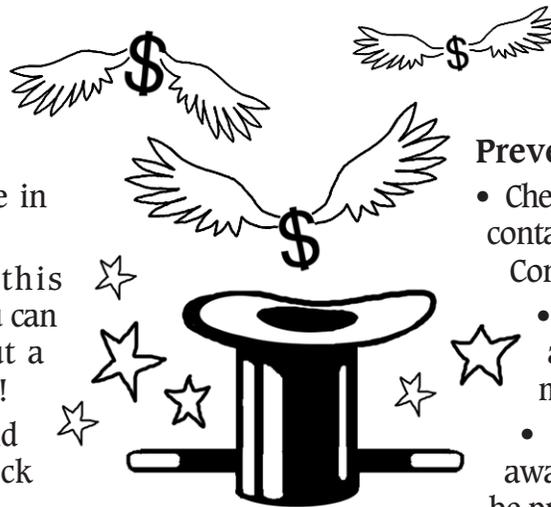
- Keep this investment secret – we don’t want to let everyone in on it!
- Guaranteed to double your money in 18 months!
- Low risk for high return!
- This off-shore investment opportunity takes advantage of a little known loop-hole in the tax law.
- To get the most from this investment opportunity, you can borrow money or take out a mortgage and be set for life!
- Join our investment club and make a killing on the stock market!

## Questions to Ask Yourself

- Did I initiate this meeting?
- Has this person been recommended by someone I trust?
- Is this person registered to sell securities in my province?
- Have I been provided with written information on the investment?

- Have I been encouraged to borrow in order to invest?
- Do I understand that higher returns equal higher risk, not lower risk, as I’m being promised?
- Why is this supposed to be a secret?

- Have I verified this information with a trusted source such as my Provincial Securities Commission?



Graphic: Les Gallus

## Prevention Tips

- Check the registration of the seller by contacting your Provincial Securities Commission.
- Check with someone you know and trust before investing any money.
- Get written information (but be aware that this information could be produced by a con artist). Check it out in other ways (such as at [www.sedar.com](http://www.sedar.com)).
- Know how much risk you are willing to take with your investments. Understand how much risk you should be taking in view of your age, family circumstances and other factors.
- Never accept a verbal contract.

Cont'd on page 14



B.C. CEAS wishes to thank Scotiabank for their continued funding of *A Shared Concern* in 2004.

## Scotiabank ABCs of Fraud Program

To book presentations to senior groups, call BC CEAS at (604) 437-1940  
“Make seniors a tough target to fraud”

# LANGLEY'S SENIORS OF THE YEAR AWARDS FOR 2004

By Gillean Chase

Early in June of 2004, the Langley Senior Resources Centre at 20605 51B Ave awarded the distinction of Seniors of the Year to active volunteers **Dick Hooper**, age 71, and **Vicky Vancha**, 82. Both award recipients came to Langley from Alberta; Hooper from Edmonton and Vancha from Calgary.

Vancha operates the cash register for the restaurant in the Langley Senior Resources Centre. As a cancer survivor, she is also involved with the Canadian Cancer Society's daffodils campaign, and in their Reach for Recovery program, providing support to other cancer survivors. She is a member of the Senior Veterans Association and can be found serving pancakes at the Legion every Sunday. She is also an avid supporter of the Douglas Park Community Centre, where she collects items for children and serves as Mrs. Claus at Christmas. She has been a Rotary Club member for 28 years. She is also the social director of her condominium and provides bingo and potluck suppers for shut-ins.

Dick Hooper, who still works part-time as an electrician, is a volunteer with the Langley Good Times Cruise-In Committee where he oversees food vendors. He also volunteers for the Sunrise Rotary Club and assists with the Rotary Club World Health Network, Langley City's annual Country Style Parade and Big Brothers. He donates time and energy to the Langley Christmas Parade, Langley Days Parade, and to Communities in Bloom. He



*Vicky Vancha and Dick Hooper*

is a self-described good "scrounger" for his various causes and is an avid golfer.

Both find that volunteering keeps them from becoming bored and that focussing on others means remaining connected to the world at large.

*Information drawn with permission from June 4, 2004 and June 8, 2004 articles by **Brenda Anderson**, **Erin McKay** and **Troy Landreville**, **The Langley Advance News**. With thanks to **Arlene Brown** for providing the articles. Coincidentally, Brown was also nominated for the Seniors of the Year Awards for the Langley Senior Resource Centre and continues to be an active volunteer there and at BC CEAS. – Ed.*

## THE FRAIL SENIORS PROGRAM

The Frail Seniors Program is located at #101-22033 Fraser Highway (604)514-6102. Referrals to the Frail Seniors Program can be made by those over 75 years of age who live in Langley between 196 and 224 St and between 40 and 72 Ave. The Team meets the needs of those with complex medical conditions which are unstable or poorly managed. Their focus is to help seniors in the home manage chronic diseases, maintain their ability to live at home, manage acute episodes of illness, and prevent or delay care

facility admissions. The Team is multi-disciplinary and consists of LTC nurses, an occupational therapist, physiotherapist, recreation therapist, geriatric social worker, mental health nurse and a pharmacist. They co-ordinate with the hospital, home support and community services. Ongoing communication with the family doctor is maintained while providing supports in the home.

*Information reprinted from **The Advocate March 2004 Vol 1 No 2 The Langley Coalition Against Abuse of Seniors** – Ed*

# ASSISTED LIVING UPDATE

By Susan Adams, Assisted Living Registrar

I bring you warm greetings from the Office of the Assisted Living Registrar. We opened the Office at 1333 West Broadway Avenue on May 4th, which coincided with the bringing into force of the bulk of the Community Care and Assisted Living Act on May 14th. The Act will protect seniors and people with disabilities by providing health and safety standards for Assisted Living residences.

Assisted Living residences provide housing and a range of supportive services, including personalized assistance, for seniors and people with disabilities who can live independently but require regular help with day-to-day activities.

Under the Act, all Assisted Living residences that meet the definition in the Act must register with the Office of the Assisted Living Registrar and uphold health and safety standards. The requirement to register applies to both publicly and privately owned Assisted Living residences.

## Progress to date:

**Spring/summer 2003** – Health authorities, government programs, non-profit and for-profit housing and care associations provided input into the drafting of a framework for assisted living, proposed health and safety standards, and a complaint resolution process.

**November 10, 2003** – I took office as the Assisted Living Registrar.

**Late fall 2003** – Discussion papers on the draft framework for assisted living, complaint resolution process and health and safety standards were sent for review and comment to a broad range of consumer, professional and community-based service organizations. The discussion papers were also posted on the Ministry of Health Services website for public review and comment. The consultation process concluded on December 3, 2003.

**December 2003** – I established a medication services standards of practice work group to develop standards of practice for the delivery of medication services in assisted living.

**May 2004** – I formed an implementation advisory

committee of key housing and health care representatives, including Carol Ward-Hall, the Executive Director of BC CEAS, to provide advice and feedback about a range of matters associated with the regulation of assisted living.

**May 4, 2004** – My office opened in Vancouver.

**May 14, 2004** – The Community Care and Assisted Living Act was brought into force.

**May 14 to September 29, 2004** – I am authorized to address complaints about the health and safety standards of assisted living residences and have the power to inspect assisted living residences where I have a concern about health and safety issues.

**May 17, 2004** – Jennifer Love began working at the office as the Assisted Living Co-ordinator. Jennifer is responsible for handling complaints and processing applications for registration.

**July 19, 2004** – Registration packages were sent to prospective applicants for registration as operators of assisted living residences.

**September 3, 2004** – Applications for registration were due at the Registrar's office.

**August and September 2004** – Health and safety standards, which will be set out in regulations, are being finalized.

All operators of assisted living residences must be registered with the Office of the Registrar.

## Beyond September 30, 2004

I have the authority to attach conditions to a registration, vary those conditions, and, in extreme circumstances, suspend or cancel the registration. I also have authority to fine an unregistered residence. *Operators must renew registration annually.*

## Additional information

**The Office of the Assisted Living Registrar:**  
200-1333 W Broadway, Vancouver, BC V6H 4C6

Tel: (604) 714-3378 Toll free: 1-866-714-3378

Fax: (604) 733-5996 [info@alregistrar.bc.ca](mailto:info@alregistrar.bc.ca)

Additional information and updates can be found on our website at:

[www.healthservices.gov.bc.ca/assisted](http://www.healthservices.gov.bc.ca/assisted)