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# sage LINK

Seniors Association of Greater Edmonton November - December

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## FINANCIAL LITERACY FOR SENIORS: RECOGNIZING FRAUD

The information provided in this article is taken from *Financial Literacy for Seniors: Recognizing Fraud* (2014), published by the Alberta Council on Aging.

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Fraud is a false representation of the facts intended to deceive another for personal or monetary gain. Fraud is a very common occurrence and can happen to anyone. Seniors are high targets of fraud because scammers believe stereotypes that seniors are trusting or have retirement funds. There are many types of fraud, or scams, and the list of ways people commit fraud grows every day.

Even though it is impossible to be warned about every type of fraud that exists, there are some basic things that can be done to protect your self, your money, and your identity. By thinking ahead, building good habits, and being aware, you can greatly reduce your risk of becoming a victim of fraud.

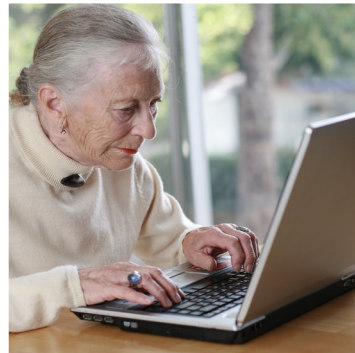
### Power of Attorney Fraud

When a person designates a power of attorney (POA), they give that person complete access to all of their finances and financial information. The POA makes sure bills and living expenses are paid and investments are managed. Because the POA has complete access to all money and investments, this position is sometimes abused. A POA can illegally take money and transfer it to themselves, cash out investments and keep the money, or even sell the family home.

The first step toward protecting yourself and your money against power of attorney fraud is picking the right POA. Choose someone you trust entirely; a close friend or family member is

the most common. Be wary of choosing a 'new best friend' to be your POA; there are people who befriend seniors with the specific goal of becoming their POA, just so they can take their money. Get a lawyer to help you draw up the agreement, and to include an accountability clause. This means that your POA has to show your bank statements periodically to another person of your choosing. This way, your POA has to prove they are being responsible with your money. If the numbers don't add up, or the POA does not meet the agreement, they are removed from the position.

If you think your POA is stealing your money, report it to the police. It is a crime listed in the criminal code of Canada in section 331.



### The Top 8 Scams

- POA Fraud
- Consumer Fraud
- Grandparent Scam
- Investment Fraud
- Telemarketing Fraud
- Internet Fraud
- Identity Theft
- Romance Scam

### Consumer Fraud

In a typical consumer scam, the customer is sold a product or service that does not live up to what was promised. This type of fraud is found quite often with trades companies such as mechanics, roofers, plumbers, and the like. It will sound like you are getting a good deal, but in the end the work is either done to a poor standard or is left unfinished.

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## Board of Directors 2013-2014

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## MESSAGE FROM THE PRESIDENT

D. Lynn Skillen

*Outreach. Extending a hand. Reaching out.* The Sage Board supports the efforts of Sage staff and volunteers to collaborate with the seniors-serving sector for the purpose of increasing outreach to isolated seniors. *But what makes a senior isolated?* Is it sitting alone in a coffee shop or food court people-watching? Is it sitting alone on a park bench on a sunny afternoon? Is *isolation* limited to those seniors who live alone and do not get out at all? Or does *isolation* only apply to seniors who live alone, do not get out, and do not communicate by telephone, computer, or written messages with others? Are urban seniors more isolated than rural seniors? For one current city councillor, urban isolation in general is a concern, regardless of age. It includes a sense of isolation from neighbours and a reduced sense of community connection. One approach that a visionary city council can take is to promote and support the development of lively community hubs.

The challenge for seniors-serving organizations in the city is how to connect and *engage* with a senior who is not making use of available community services. Engagement is a way to avoid or reduce isolation - engagement in ideas, sports, community events, social programs, community gardens, travel presentations, card games, music, art, drama, reading, volunteerism, or much more. An engaged senior feels involved in something beyond his or her self. An engaged senior maintains a connection, and the importance and type of connection varies because of the diversity of seniors. The anticipated results of engagement include increased mental and physical activity, improved health and wellness, and respect for self. Engagement is a form of prevention so that fewer seniors become at-risk and vulnerable. The upcoming challenge is for Sage to collaborate with other entities in the seniors sector to develop an *effective* outreach program for those isolated and diverse seniors who have not experienced access to engaging activities. The Sage Board will be supporting Sage's participation in developments to create community for those seniors.

## STAFF CHANGES

Kathleen Kelly has joined us as our Assessment & Housing Coordinator.

We would also like to welcome Michele Markham and Jana Boehm to the Sage Seniors' Safe House. Jana is our new, part-time Safe House Outreach and Follow-up Coordinator, and Michele is joining the program as our Safe House Manager.

## DIRECTORY OF SENIOR SERVICES

The Directory has been the most comprehensive seniors' resource guide in Northern Alberta for 30 years. Sage compiles over 250 pages of updated information annually and prints and distributes 50,000 copies of the Directory **at no cost** to readers.

### Directory Topics Include:

- Citizenship & Immigration
- Crisis & Emergency
- Education
- Elder Abuse
- Estate Planning
- Finance
- Health & Wellbeing
- Help at Home
- Housing
- Legal Information
- Leisure & Recreation
- Personal Safety
- Centres, Clubs & Groups
- Information Services
- Transportation
- Volunteer Resources

## Sage Staff Directory

**Main Switchboard** **780-423-5510**

**Life Enrichment** - Rachel Tassone 780-701-9016

**Home Services** - Jeannie Karayiannis 780-701-9007

Home Services Assistant - Alexa Balen 780-701-9011

**Home Service Requests** **780-701-9011**

### Social Work Services

**Assessment and Housing** - Kathleen Kelly 780-701-9019

**Outreach** - Deborah Miville 780-701-9020

**This Full House (Hoarding)** - Doneka Simmons 780-701-9005

**Guardianship/Trusteeship & Co-Decision Making** 780-701-9006

Shelley McGowan

**Housing & Multicultural Seniors Outreach** 780-701-9018

Theresa Goba

**Safe House Intake** **780-702-1520**

Safe House Manager - Michele Markham 780-628-1139

Coordinators - Anjolie Talwar and Amanda Gravel 780-426-3746

Outreach and Follow Up Coordinator - Jana Boehm 780-628-1126

**Food Services** **780-701-9022**

Duncan Scott - Manager 780-701-6022

Uma Nath

Jacqueline Giesbrecht

Ernest Manning

**Sage Savories Orders** **780-701-9025**

**Volunteer Services** - Barb Carroll 780-701-9014

### Administration

Executive Director Roger Laing 780-701-9001

Director of Operations Bernice Sewell 780-701-9002

Administrative Coordinator Emily Weisbrot 780-701-9009

Director of Community Relations Karen McDonald 780-701-9008

Manager, Finance Colleen Jahns 780-701-9003

Community Relations Assistant JoLynn Parenteau 780-701-9017

Communications Coordinator Nicole Smith 780-701-9012

Directories are available for pick-up at Edmonton area seniors centres and at Sage. If you are unable to pick up a copy, we will mail the Directory to you. Please call Sage at **780-423-5510** for more information or to request a copy.

Production of the Directory is funded in part by Alberta Seniors, and the City of Edmonton Family and Community Support Services.







## WELLNESS MATTERS ELDER ABUSE

Barb Rankin

Each year, thousands of older people are exploited, neglected and abused. As elders age, they may not see, hear, or think as efficiently as they used to, giving opportunities to unscrupulous people to take advantage of them. As elders become more physically frail and vulnerable, they are also less likely to be able to protect themselves.

Abuse can happen anywhere, although it often takes place where the senior dwells, and the abusers can be anyone, including adult children, grandchildren, spouses, or partners.

### What is Elder Abuse?

Any action or lack of actions by oneself or others that jeopardizes the health or well-being of an older person.

### What types of Elder Abuse are there?

- **Physical Abuse:** inflicting an injury on an elderly person
- **Sexual Abuse:** non-consensual sexual contact of any type
- **Exploitation:** the illegal taking, misuse, or hiding of funds, property, or assets of the senior for someone else's benefit.
- **Neglect:** the failure to adequately provide food, shelter and/or health care for an elder by an appointed person.
- **Emotional:** distressing a senior with verbal or non-verbal acts.
- **Abandonment:** the desertion of an elderly person by someone who has the responsibility for care of that elderly person.
- **Self-neglect:** the failure of a person to perform essential self-care tasks thus affecting her/his health and safety.

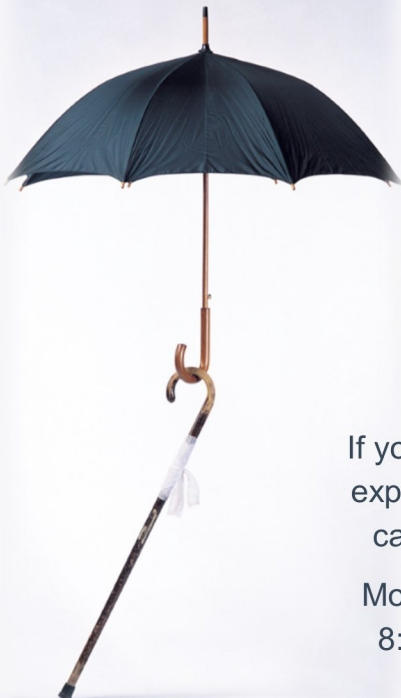
**Some tell-tale signs that there may be complications leading to abuse:**

- Abrasions, burns, bruises, pressure marks or fractures could be an indication of neglect, mistreatment, or physical abuse.
- Unexplained withdrawal from normal activities, depression, or a change in alertness may be indicators of emotional abuse.
- Changes in financial situations could indicate exploitation.
- Bedsores, unattended medical needs, unkempt hygiene, or weight loss could be signs of neglect.

Be alert, as many elders suffer silently. If you notice changes in a senior's personality or behavior, then you should talk to someone you trust. A suitable individual may be a friend or family member, a public health nurse, a social worker, a home care worker, a doctor or someone at your place of worship. You could also call the 24 hour **Seniors Abuse Help Line** at 780-454-8888 or in an emergency, call 911.

**Remember:** It's not your duty to say that there is abuse occurring - just that you are very concerned.

### SAGE SENIORS' SAFE HOUSE



If you suspect or are experiencing abuse, call our intake line.

Monday thru Friday  
8:30 am - 4:30 pm

**sage** Seniors' Safe House 780.702.1520



## THE SAGE SENIORS SAFE HOUSE

The **Sage Seniors Safe House** is a shelter for seniors 60+, both men and women, who are leaving abusive relationships. Residents of the Safe House can stay for up to 60 days, and are offered whatever supports they require to help them leave the abusive situation. The Safe House is able to provide meals, emotional support, housing, financial assistance, advocacy, weekly nursing visits, safety planning, and help with anything in their lives that has been affected by the abuse.

The seniors who come to the Sage Seniors Safe House have experienced many different types of abuse, often from a loved one. Abuse comes in many forms, and rarely looks the same for any individual - often, a senior has experienced many types of abuse. Regardless of the type of abuse experienced, it is all equally damaging to the individual(s) and should be taken seriously. If you or someone you know is experiencing abuse and may need help, please call the 24 hour Seniors Abuse Help Line at **780-454-8888**, the Sage Seniors Safe House Intake Line at **780-702-1520**, or **211**.

### GRACE'S STORY

Grace is a senior in her early 60s who was experiencing abuse from her husband of many years: he was physically violent, and would threaten, yell, and scream at her. She was living in fear of someone on whom she was financially dependent, and did not know how to leave. Her life was at risk, but she was isolated from family, friends, and anyone else who could provide support.

Grace decided to come into the Safe House following a particularly violent incident. During her time with us, she participated in coffee and support groups, making friends and sharing her insight about abuse with others in similar situations. She learned about the cycle of violence and how her spouse used power to control her. She decided to take counselling services, and became active in some of Sage's Life Enrichment activities. She gained confidence and reconnected with the positive supports from which she had previously been isolated. She acquired affordable housing in a building that fit with her first language and cultural background. She was able to find employment and gain financial independence. Today Grace is independent, happy, and making her own choices about her life.

Everyone at the Safe House is preparing for our annual Christmas Celebrations. Each year Safe House residents put up a Christmas tree and decorate the lounge area with festive decorations and lights. Past and current residents are invited to a festive lunch hosted by the Sage Sunshine Café, where all attendees receive a stocking full of useful goodies. Residents who are at the Safe House on Christmas day are treated to a basket of gifts filled with much needed items for a new home. Every year we share smiles, tears, and joy, and each resident feels truly special and cared for.

Many thanks to all who support our program through donations of time, money, or in-kind items. If you would like to donate to the Sage Safe House, we always have a need for the following **unused** items:

- Pajamas, bathrobes, and slippers for men and women
- Bedding for single beds
- General household items and small appliances
- Gift cards, ETS bus tickets, and cab vouchers
- Coffee, tea, and sugar
- Personal care products
- Household cleaning products
- Office supplies and batteries
- Board games and puzzles

For a complete list of donations that we are able to accept, please contact Sage at **780-423-5510** or visit our website at [www.mysage.ca](http://www.mysage.ca).

**"It was one of the scariest times in my life when I arrived here - today I am smiling again."**

*- Grace*

## PARTNERSHIP PROFILE

# sage DONORS

Pauline Lysak has worked throughout her professional and personal life to make a difference in the lives of women and children at risk, adoptive families, and mentally challenged adults. Now retired from her career with Alberta Social Services, she remains actively involved in the Ukrainian community - in both Edmonton and Ukraine, her ancestral homeland. While her accomplishments are too many and varied to detail here, it is worth noting that she has been honoured both locally and abroad for her international work with the victims of human trafficking.



Pauline Lysak

“It was time,” she says, “to do something local.”

So, when friends and family planned to gather for her 80<sup>th</sup> birthday this past summer, Pauline did a typically extraordinary thing: in lieu of gifts, she asked that guests bring a donation for Sage.

A friend of hers who has volunteered with Sage speaks highly of our work and the importance of the programs that we provide. As a senior herself, Pauline felt that raising money to support a senior serving organization was a

natural and logical fit.

This last year has been very challenging, and she has spent much of her time being the caregiver for her husband, who spent several months in hospital, and continues to require daily care and support. They have recently moved into an assisted living facility. She is now in a transition period, getting used to being a part-time caregiver to her husband.

Her birthday offered an opportunity to relax in good company and have a little fun. Fifty friends, colleagues, and family members gathered in the party room of the building where she now lives to celebrate her life and pay tribute with their words, and to enjoy a family sing-along led by her 93 year old sister playing the mandolin. Information about Sage and our programs was made available to her guests, who responded well to the request for donations in lieu of gifts.

“There is a need for these programs, and they should be supported,” she says. Her parents believed that volunteering built this country, and it is a value that she has applied throughout her life.

“If we can make a little difference, why not do it?”

## DONORS WE MISSED!

The **September-October Link** included an incomplete list of people who donated to Sage in 2013. Our apologies and **THANKS** to the following donors, who were missed in our last issue:

Joan Bensted  
Shirley Chow  
Rosemary Fowler  
Rita Hahlweg  
Lynn Link  
Bill & Joan Morin  
Edward T. Mowbrey  
Myrtle Nicholson

Landolin Ohnemus  
Vijay Prashar  
Ed Rake  
Betty Rost  
Kathy Rybicki  
Stuart Scott  
Len Shrimpton  
Cornelius & Trudy Rodenburg

Laura A. Smith  
Eugene Topolnisky  
Michael Vermeire  
Mona Faye Young  
Anton Zadnik

# BOUNTI{FULL}



“There are a lot of activities here to participate in. ... And the people here are great!”

– Catharine & Bill Byrd  
Touchmark residents

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The {FULL} Life ~ surprisingly affordable



## SAGE FIELD TRIPS November - December

Join us as we venture out and about! Day trips are open to members and non-members. We ask that you **PRE-REGISTER** for our field trips. Please call Rachel @ 780-701-9016 or main floor reception for more information or to register.

### Old Strathcona Antique Mall & Laneway Tea

**Date:** Friday, November 28

**Time:** Depart at 12:30pm

**Location:** Meet at Sage

Delight in treasures from the past at the antique mall with over 150 dealers. Finish the afternoon with a relaxing cup of tea and treats at Laneway Tea & Gifts.

**Cost:** \$15 for Lions bus + money for lunch, etc.

### Greenland Garden Center

**Date:** Wed, November 19

**Time:** Depart at 10:00am

**Location:** Meet at Sage

Greenland decorates for Christmas like no other, so come along and get in the festive spirit! They also have a beautiful selection of poinsettias, a delicious café, and an amazing selection of Christmas decorations, giftware, and home decor to suit every need.

**Cost:** \$15 for Lions bus + money for lunch, etc.

### Christmas Light Tour

**Date:** Thurs, Dec 18

**Time:** Depart at 6:00pm

Return approx 8:00pm

**Location:** Meet at Sage

Sponsored by Dignity Memorial. Join Sage as we take in some of Edmonton's beautiful Christmas light displays and enjoy some hot chocolate and goodies. Spaces are limited so book early!

**Cost:** \$5.00

### Citadel Theatre

#### A Christmas Carol

**Date:** Tuesday, December 2

**Time:** Depart at 11:15am

**Location:** Meet at Sage

Edmonton's Favourite Holiday Tradition! With an unforgettable story, rich characters, and dazzling special effects, *A Christmas Carol* is exceptional entertainment. Hurry! Limited seats available! Purchase by November 14.

**Cost:** \$35 members or \$42 non-members

### River Cree Casino Monthly Outing

**Date:** November 24

December - **CANCELLED**

**Time:** Depart at 10:00am

**Location:** Meet at Sage

Hop on the Lions bus the fourth Monday of the month for a fun day at the casino. Includes voucher for free lunch at Tap 25 restaurant and a \$5 gambling voucher.

**Cost:** \$5.00 payable to Lions bus at departure.

## SAGE SNAPSHOTS



Sage is partnering with **Eric Newby Services** to offer an affordable portrait session for seniors. Each session includes help with hair and make-up, one 8X10 and two 4X6 photographs, as well as digital access to the portrait upon request. **Limited seating available** - please call Rachel at 780-701-9016 to register. Individual portraits only. **Cost:** 10.00

**October 24 from 10:00 am - 2:00 pm 20 minute seating**

ERICNEWBYSERVICES



## LUNCHES, PARTIES & MORE open to members and non-members

**Yee-haw! Support the United Way!** Come on down and join us for these great United Way Fundraisers!

- **Pancake Breakfast:**  
Nov 4, 8-9:30am \$5.95
- **Cowboy Lunch & Entertainment**  
Nov 6, 11:00am-1:00pm \$6.95  
**Chili & Cornbread!**

**Christmas Carol Sing-a-long with Mother Theresa Elementary School:** Join Sage and students from Mother Theresa Elementary School for a fun-filled morning of carols, cookies, and hot chocolate. An opportunity to share in the true meaning of Christmas! Sponsored by The Churchill.

**Date:** Thursday, December 4

**Time:** 10:00am

**Location:** Sunshine Café

**Cost:** Free

**Christmas Craft and Gift Sale:** A great opportunity to get some Christmas shopping done – or better yet, spoil yourself! Everything from homemade knit and crocheted goods to Avon, and more!

**Date:** Thursday, November 27

**Time:** 10:00am-2:00pm

**Location:** Sunshine Café

**Cost:** Free

**Sage Monthly Birthday Party:** Help Sage celebrate birthdays the last Thursday of every month at 1:00pm with birthday cake and **live entertainment**. This party is for everyone, so join in the fun, even if it isn't your birthday month!

**Date:** November 27 (also Craft & Gift Sale!)

**\*New Date & Time:** December 18<sup>th</sup> at 11:00am

**Location:** Sage Café

**Cost:** FREE Cake and Live Music!

**Sponsored by Dignity Memorial.**

**(Hainstock's Funeral Home 9810-34 Ave & Memories Funeral Home 13403 St. Albert)**

**\$8 Monthly Lunch Deal:** join Sage the third Tuesday of the month for an opportunity to meet other members and enjoy a delicious lunch including your main meal, dessert, and tea/coffee for just \$8!! Plus, a draw to win next month's lunch for free. Purchase tickets by the Friday before (November 14, December 12).

**Date:** November 18 and December 16

**Time:** 11:30am

**Location:** Sunshine Café

**Cost:** \$8 members/ \$10 non-members

**Let's Do Lunch** is a group that comes together and ventures out to new dining experiences. Must call Sage to pre-register.

**\*New Date\* November 4:** Sicilian Pasta Kitchen (11239 Jasper Avenue). Meet at Sage at 12:30pm (or 1:00pm at restaurant).

**\*New Date\* December 12:** Christmas Buffet at NAIT (Ernest's). Must purchase tickets no later than December 1. Leaving Sage at 11:30am for the 12:30 seating. All-inclusive.

**Cost:** \$34



# Matheson

## Seniors' Residence

### Clean, Secure & Friendly

Is your retirement income stretched too far? Starting at only \$565 per month, you can save money and enjoy your retirement.

See for yourself the difference

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For more information call **780-454-5505**.

*Income restrictions apply.*

11445 - 135 Street (just north of Westmount Mall)

## SAGE PROGRAMS, COURSES AND MORE November & December

**Better Balance Classes (Slips, Trips & Falls Prevention) presented by U of A student clinic:** Is your balance less than it used to be? Is changing a light bulb too difficult to perform? Do you tire easily by performing a simple task? Join us for a one hour intense balance and exercise class to restore your balance! These classes will help older adults reduce falls, improve physical function and improve balance. Please pre-register.

**Date:** Mondays until December 1

**Time:** 2:30-3:30pm

**Location:** Sage Auditorium

**Cost:** \$5/session

**Conversational Chat Group:** For seniors learning English. This informal chat group is a great chance to practice your conversation skills with others. Hosted by a volunteer group leader. Refreshments provided.

**Date:** Tuesdays

**Time:** 12:00pm

**Location:** Café

**Cost:** Free

**Beginner Computers:** An introduction to computer basics, including learning how to use the mouse and working up to using internet and e-mail. Classes will be offered in small groups. You must pre-register.

**Dates:** December 1, 3, 8, 9, 15, 17 and 22

**Time:** 1:00pm Mon/Fri and 2:30pm Wed

**Location:** Computer lab

**Cost:** only \$5.00 thanks to ECALA grants!

**iPad Advanced Session presented by EPL:** Hands-on session on iPads for those who have their own iPad and want to learn more about using it. (You must bring your own iPad). Please pre-register.

**Date:** November 26

**Time:** 2:00 - 3:00 pm

**Location:** 3rd Floor Small Meeting Room

**Cost:** \$2.00

**BrainFitness Information Session:** Thinking of signing up for BrainFitness but want to learn about it first? This is an opportunity to learn about Sage's one-of-a-kind program that helps to keep your brain sharp. BrainFitness has been proven to help you think faster and improve memory. Classes begin in January.

**Date:** Thursday, November 27

**Time:** 10:00am

**Location:** Boardroom

**Cost:** Free

**Retirement Income Options Seminar. Presenters - Sasha Ash (Service Canada), Weichurn Woo (Mackie Research), & Carolyn Molson (Chip Home Equity):** Are you concerned about how far your retirement savings will take you in enjoying your way of life, and your ability to make it last until the end of your retirement? Become informed about the retirement income options available. Learn how to generate a stable retirement income stream using private savings & investments (including the Guaranteed Investment Funds with income guarantees, Insured Annuity & T-Series tax efficient Mutual Funds); the government pension programs (including Old Age Security, Guaranteed Income Supplement and Canada Pension Plan updates), and the equity in your home. Q&A period to follow. Please pre-register.

**Date:** November

**Time:** 1:00pm

**Location:** Classroom B

**Cost:** Free



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**Building Your Legacy - Estate Planning.**

**Presenter: Weichurn Woo (Mackie Research)** More than just investments, a successful estate plan is about caring for family, friends and special organizations through some simple preplanning. Join Weichurn Woo as he speaks about some important ideas to consider for your estate planning. It's never too early to plan for your family's future. Please pre-register.

**Date:** November 13

**Time:** 1:00pm

**Location:** Classroom B

**Cost:** Free

**Fraud and Identity Theft Prevention.**

**Presenter: Detective Bill Allen (Edmonton Police), along with co-host Weichurn Woo (Mackie Research)** Learn how to protect yourself and your loved ones against the most common scams, frauds, and identity theft that specifically targets seniors. Presentation includes common internet scams such as sites impersonating RCMP or Police requiring payment to avoid persecution, telephone scams such as spoofing or impersonation of victim's known contact voice, Nigerian 419 scams, lottery winnings and inheritance requiring advance payment to process, and door to door "snake oil" sales scams.

**Date:** December 4

**Time:** 1:00pm

**Location:** Classroom B

**Cost:** Free

**Wellbeing Talks with Jennie Wilting:** A series of topics related to your well-being. Jennie is a retired nurse with a wealth of knowledge and experience related to the matters of the mind and a sense of humor sure to hit the funny bone! Come to one or come to all. Please register at least one day in advance for sessions.

**Dates:**

November 12- Problem Solving

November 26- Creating Unnecessary Problems

December 10- Assertiveness

**Time:** 1:30pm

**Location:** Craftroom

**Cost:** \$1.00 per session

**Senior's Line Dancing Classes:** A fun opportunity to learn some line dances, have some fun and meet new people!

**Date:** Fridays, December 5, 12 and 19

**Time:** 1:15 - 3:15pm

**Location:** Auditorium

**Cost:** Free

**Bridge Lessons:** An opportunity to learn to play the game of bridge or freshen up your skills. Offered by Raye Dolgoy Bridge Club's game director Henry Chung. You MUST pre-register for lessons.

**Date:** Wednesdays and Fridays

**Time:** 10:00 - 11:00am

**Location:** Raye Dolgoy Room

**Cost:** \$50.00 for 20 Comprehensive lessons (learn to play bridge) or \$5.00 for specific/refresher lessons

**Device Day:** Need help operating some of your new high-tech gizmos and gadgets? Then Sage's new program is for you! Work one-on-one with high school students to help learn more about your new-fangled technology! Call Rachel at 780-701-9016 for more information.

**Computer Sessions - Beginner Internet,**

**Facebook, Skype or Twitter:** Classes will be offered in small groups or one-on-one sessions. These classes will be lead by a volunteer instructor and cost only \$5 each thanks to ECALA grants. Please call Rachel at 780-701-9016 to register for the session you need.

**BrainFitness and Insight Classes:** Keep your brain in shape with these computer programs designed to stimulate the mind and enhance visual memory. Students in previous classes have reported great results. These programs require no previous computer experience and are guided by an amazing instructor who focuses on holistic health. Register now for the January 2015 session - spaces are limited so register early!

**Date:** Mondays, Tuesdays, and Fridays

**Time:** am and pm class available

**Location:** Computer Lab

**Cost:** Only \$75 thanks to ECALA grants!

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## DROP-IN ACTIVITIES AT SAGE

open to members and non-members

**'Brainiacs' Drop-in Activity Group** Have fun learning to challenge your brain with training games and new tips & tools on how to maintain an active, healthy brain. Also a great chance to meet people and share some laughs.

**Date:** November 20, December 18

**Time:** 10:00am

**Location:** Raye Dolgoy Room

**Cost:** Free

**Sudoku Class** Learn how to do these simple math puzzles, or come and sharpen your skills. They are not only fun but keep your brain sharp too!

**Date:** November 12, December 10

**Time:** 10:30am

**Location:** Sunshine Café

**Cost:** Free

**Poet's Corner - Hosted by Kevan Lyons:** do you write poems, have a favorite poem you would like to recite, or want to be an audience member? Join us for this great drop-in program!

**Date:** November 18, December 16

**Time:** 1:00pm

**Location:** Sunshine Café

**Cost:** Free

**\*New Time\* Weekly Crib Game** A great chance to play crib while meeting other people.

**Date:** Every Thursday

**Time:** 1:00pm

**Location:** Sunshine Café

**Cost:** Free

**The Happy Travelers Slide and Video Shows**  
There are many superb narrated slideshows from around the world. There is no need to reserve a spot - just come on down and join us in the Auditorium! The club welcomes loonie/toonie donations for Sage.

**November 20: Turkey**

**December 18: Destination TBA**

**Time:** 1:00pm

**Location:** Auditorium

\*Happy Traveler volunteers needed!\*

**Holistic Twist** An informal, twice per month gathering to share ideas or articles on wellness and holistic lifestyle topics, from nutrition, to exercise, to brain teasers.

**Date:** 2<sup>nd</sup> & 4<sup>th</sup> Wednesdays of the month

**Time:** 1:30pm

**Location:** Sunshine Café

**Cost:** Free

**Monthly Movie & Popcorn** Come and join us for a movie and popcorn!

**Dates:** November 21 - *Maleficent*

December 19 - *The Grand Seduction*: a Canadian comedy about an small East Coast town's efforts to secure a doctor.

**Time:** 1:00pm

**Location:** Classroom B

**Cost:** \$1.00 for Popcorn

**Jennie Wilting Discussion Group** Featuring interesting, controversial, and thought-provoking topics. Jennie will not lecture, only facilitate this group.

**Dates:** November 18, December 16

**Time:** 1:00

**Location:** Raye Dolgoy Room

**Cost:** FREE

**Drop-in Travel Films** Join us at 1:00pm every Monday as we travel around the globe!

**Location:** Lobby

**Cost:** FREE

**Avon Calling!** A chance to look at the latest Avon products, and to place or pick-up orders.

**\*New Dates\*:** Nov 28 (Craft & Gift Sale) and Dec. 11 (pick-up orders and purchase items)

**Time:** November 10-2pm, December 11-1pm

**Location:** Sunshine Café

**Scrabble Time** Join in a fun, monthly game of scrabble. If you've never played, this is a great time to start!

**Date:** First Thursday of month

**Time:** 10:00am

**Location:** Sunshine Café

**Cost:** Free

**Its Game Time!** The Games Room is on the main floor of Sage. Board games and puzzles!

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## GROUPS AND CLUBS SAGE MEMBERS ONLY

The **Raye Dolgoy Bridge Club** meets each Wednesday and Friday from 11:30-4:00pm. Club members gather to enjoy games of bridge and have fun. The cost is \$1.00 per play. Anyone wishing to learn how to play or refresh their bridge skills is welcome to register for lessons. Register by calling 780.701.9016.

The **Busy Fingers** is a year round crafting group that meets every Tuesday from 9:00-11:30am. They are currently focusing on knitting and crocheting. Come and join these amazing folks as they create beautiful pieces. Guidance and instruction is available.

The **Sage Singers** perform sing-a-long favorites every Thursday in the Sunshine Café. This fun group meets from 10:45-12:30pm for a warm-up and then performance. Join in! This fun-loving choir is for all skill levels!

The **GeriActors and Friends** meet on Thursdays at 1:00pm in the auditorium. This is a dynamic theatre group with stories to tell and the passion for performing in front of audiences. Consider joining a group that loves to have fun! A student ensemble from the U of A has joined the group to create an exciting inter-generational theater experience. The cost to join is \$20.00 per year.

**THE SUNSHINE CAFÉ**  
AT  
**sage**  
Seniors Associations of Greater Edmonton

**MONDAY - FRIDAY 8:00 am - 3:00 pm**  
Check out our Daily Specials!  
**\$6.95 (LITE) OR \$7.95 (REGULAR)**

The **Next Page Book Club** meets for a new reading adventure on the second Thursday of the month at 1:00pm in the Raye Dolgoy Room. The style of book will vary from biographies to mystery. Please register at the front desk. **Dates:** November 13, December 11.

**Snap-Happy Photography Group:** Do you love to take pictures and want a chance to show them off or discuss them with a great group of people? Do you need some help operating your digital camera? Join Sage's FREE photography group. We meet the 2nd Thursday of the month at 10:30am in the Raye Dolgoy Room. **Dates:** November 13, December 11

**Over The Rainbow Discussion Group:** This support group is for gay, bi-sexual, or transgendered seniors, and/or seniors who would like to understand their gay family members. We meet every Thursday at 1:00pm in the Craftroom. You can just drop by, call Jeff at (780) 474-8240, or email [tuff69@telus.net](mailto:tuff69@telus.net).

## Ready or Not...Winter is Here!



Sage Home Services can help with the challenge of snow removal. Call our volunteers to connect with registered snow removal contractors.

## SAGE HOME SERVICES 780-701-9011

Planning on tackling home repairs or household organization or this winter? Would you like some help? Do you need a plumber? Handyman? Help with some junk removal?

Big or small, Sage Home Services can help you get the project done! We provide seniors with referrals to screened service providers for a variety of home support and maintenance needs. Call us today!

## THIS FULL HOUSE LUNCH GROUP

Hoarding - the excessive accumulation of possessions - can threaten safety and health, and place seniors at risk of injury, social isolation, and emotional distress. Since 2009, Sage has offered an opportunity for individuals who are living with the experience of hoarding to attend a monthly Lunch Group. Sage's **This Full House Lunch Group** is a drop-in support group that meets once per month at Sage. A free lunch is provided, followed by a closed door support group meeting that offers participants an opportunity to learn more about hoarding, hear about other's hoarding experiences, and to give and receive support that meets their individual needs. This group is facilitated by our This Full House Coordinator and an Occupational Therapist from Community Geriatric Psychiatry. As with all programs and services at Sage, we use our Sage Mission as a guiding factor in how we offer support and services to seniors. Without exception, we believe this group offers seniors who live with the experience of hoarding

to be inspired and supported to be the best they can be.

During our last meeting before the summer break, the facilitators had the opportunity to ask participants what this group means to them. We are honoured to be able to share some of their comments here:

- This group helps my mind. I find that I am able to talk now as before I would just keep everything inside.
- I get lots of ideas from other people, the things that are help for them and the things that aren't.
- The real purpose of this group for me is that it keeps me connected.
- I have found that by coming to this group, I have learned to be easier on myself.
- Coming to this group has helped me address other areas of my life that needed my attention. I feel more able to address my hoarding, now that I've accomplished some of these other things.
- The group is my lifeline.



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**Edmonton Community Foundation (ECF) has a great reputation and a great governance model to manage endowment funds for donors.** ECF has taken the administration and investment management responsibilities and allowed our family to focus on identifying and supporting community causes which we wish to assist. ***The relationship is efficient, professional, and successful in meeting our family objectives.***

*Gay & Ralph Young*



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## RECOGNIZING FRAUD

*...continued from the cover*

Always do research on a company before agreeing to hire them. Check with the Better Business Bureau and see if the company has a good reputation. Ask your family and friends about the company, and if the price they are offering for the work seems fair. Any quote that is too high or too low could be a warning sign of a scam.

### The Grandparent Scam

This is listed as one of the top 3 scams reported to the Canadian Anti Fraud Centre and is in the Better Business Bureau's top 10 scams of the year. In a typical scenario, a senior gets a call from a con-artist posing as a grandchild in need of money. The exchange follows the lines of:

Con-Artist: "Hi Grandma/Grandpa."

Victim: "Hello."

Con-Artist: "Do you know who this is?"

Victim: "Mike?"

Con-Artist: "Yeah, Grandma/Grandpa, It's Mike, I need your help."

The 'grandchild' insists that the 'grandparent' not tell anyone for fear of getting into trouble. Some of the common reasons given for needing money are a car accident, bail money, or the 'grandchild' is stranded and needs money to get home. They ask the 'grandparent' to wire them money through Western Union or Money Gram as soon as possible stating they are "in a lot of trouble and scared", or something to that effect.

### Investment Fraud

Be wary if a salesperson says an investment is too good to be true; don't feel pressured to make any decision on the spot. Be persistent with your own investment goals, don't let someone persuade you. Before making a final decision, consider the benefits of seeking advice from a registered sales person or someone you trust.

Be suspicious of investments that are exclusive to a specific group or membership and watch out for individuals who exploit a personal connection to recruit investors.

### Telemarketing Fraud

The government, your bank, your insurance company, and any other company you do business with will **never** ask you for personal information over the phone. Anyone who calls saying they are from any of these companies or organizations asking for personal information is not who they say they are. Hang up and report them to the Canadian Anti-Fraud Centre.

Also, you must remember if something is free, you do not have to pay for it. Don't give out your credit card information to hold or pay a shipping fee for a free prize. Don't give money over the phone to charities that contact you. If you want to give to a charity call the charity on your own. This way you know your money is indeed going to that specific charity.

If you are ever in doubt about someone offering you something over the phone, tell the sales person to give you their contact information and you will call them back once you've thought it over. A real salesperson will understand this and have no problem with it. If they push the sale and say it is a 'limited time offer' and you 'must buy now', just hang up the phone. It's not rude, it's being safe.

You can reduce the number of telemarketer calls you receive by subscribing to Caller ID, and not answering calls from numbers you don't recognize. If it is someone who needs to reach you, they will leave a message and you can call them back.

### Internet Fraud

The internet has given us access to vast amounts of information. How valid or truthful some of this information is can be hard to gauge. Use caution when posting information about yourself online, and only make purchases or payments through reputable sites.

*...continued on page 18*

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Contact Rachel to find out when Sage is hosting the next information session on Fraud and Scam Prevention:

**780-701-9016 or [rtassone@mysage.ca](mailto:rtassone@mysage.ca)**





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To check if a website is secure, look for a picture of a **closed padlock**. This padlock is NOT a picture on the website, but is an icon, usually in the address bar at the top of the screen, or on the bottom bar of the web browser. When this icon is clicked, security information about the website can be viewed. This guarantees that you can make purchases or put your information into this website safely.

Also, when you are making payments, check the address bar. The **http://** part of the address will have an 's' in it = **https://**.

If you are not sure if a website is secure for making payments, and you want to make a payment over the internet, use a third person site such as PayPal. This way, the other party never gets access to your personal banking information.

### Identity Theft

Keeping your personal information safe is the key to protecting yourself against any type of fraud, especially identity theft. Know your billing schedule and when your bills should arrive. If they don't arrive on time, check the company

and the post office. Bills have a lot of information in them and you don't want them falling into the wrong hands.

Double check all your bank statements and bills to be sure there is no unusual activity in your accounts. Shred all your bills and bank statements when you are through with them.

Wireless identity theft is a way of stealing identifying information using wireless devices. To prevent wireless identity theft, it is best to keep your personal cards in identity block sleeves. Identity block sleeves are specially designed to protect your payment cards from unwanted scanning, offering you identity theft protection.

### The Romance Scam

Scammers post fake profiles on dating sites and social networking sites. They create a profile with fake pictures of an attractive person who is successful, caring and looking for their soul mate. The scammer will initiate contact with their victim and create a persona that they think the victim will fall in love with. Once a close relationship has been established, they will ask

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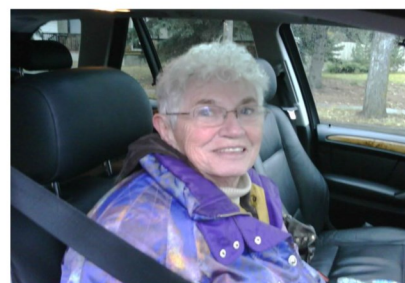
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- ◆ Day Programs
- ◆ Companionship in Your Home
- ◆ Visiting Friends and Family
- ◆ Community Events



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for financial assistance. This assistance can involve needing money for a hospital bill after being mugged, needing cash because they are unable to cash a cheque, or any number of other incidences.

Being cautious about who you talk to over social networking, dating sites or email can greatly reduce the risk of being a victim to the romance scam. If someone contacts you claiming they love you after only knowing you for a short amount of time, be wary. If the person claims God brought you to them, if their profile is poorly written or if their picture doesn't look real, don't respond to their messages.

If you are under the impression someone may be a scammer, block them from your profile, delete them and put them under your ignore list.

### What if I am a victim of fraud?

If you think you have been the victim of fraud, report it to your local police, as well as the **Canadian Anti-Fraud Centre: 1-888-495-8501**

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## REMINDERS AND TIPS: FRAUD

### Power of Attorney Fraud

- Choose someone trustworthy
- Be wary of someone asking you to be your POA
- Get your POA agreement drawn up by a lawyer and make sure all duties are understood by all parties
- Put in an accountability clause
- Don't set up joint bank accounts
- Pay bills through automatic payments
- If you are a victim of power of attorney fraud, report it to the police

### Consumer Fraud

- Always research a company before doing business
- Ask family and friends for recommendations of companies they have worked with
- Don't agree to do business with anyone too quickly; take your time; ask around
- Check a company's history with the Better Business Bureau

### The Grandparent Scam

- Get more information before you take any actions
- Get in touch with 'grandchild's' parents, to verify the story
- If you suspect a friend or family member is misusing your finances, seek counsel with someone you trust

### Investment Fraud

- Ask questions about an investment and make sure all answers are satisfactory
- Never sign anything you have not completely read and understood
- Get everything in writing
- Always get a second opinion and take your time to think your investment over
- Beware of 'Limited Time Offers' or things that are "too good to be true"
- Check with the Alberta Securities Commission to determine if the individual or company is registered
- Be suspicious of investments exclusive to specific groups or salespeople who exploit personal relationships

## Call a Nurse Practitioner...We Make House Calls!

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- ◆ Refer you to a specialist.
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- ◆ Meet with you and your family to develop your specific Goals of Care.



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## Telemarketing Fraud

- Sign up for Caller Identification
- Register for the National Do Not Call List ([www.dncl.gc.ca](http://www.dncl.gc.ca) or call 1.866.580.3625)
- You can't win a contest that you did not enter
- Never give personal information over the phone
- Be wary of "Limited Time Offers" or being told that you "Must Act Now!"
- All 1.900 numbers charge the call to you
- There are five toll free numbers in Canada that you may see on your Caller ID - they are all telemarketer numbers:

1-800 1-866 1-877 1-888 1-310

## Identity Theft

- Don't give out personal information to anyone unless you initiated the conversation
- Never give out personal info over email and be sure any website requiring this information is secure
- Shred any documents that contain personal information, or your bank account or credit card numbers
- Keep pay cards in identity block sleeves and shield your PIN!
- Check your bank and credit card statements for any irregularities
- Only carry the identification that you need with you
- If you lose your purse or wallet, cancel everything immediately
- Inform the post office and your financial institutions when you change your address

## Internet Fraud

- Your bank or insurance agency will never email you asking for personal information
- Pay, and receive, only the exact amount for anything you buy or sell online. Never give any money back to someone who has paid you too much for something

## The Romance Scam

- Be cautious of who you talk to over social networking and dating sites
- Before establishing a relationship with someone over the internet search their profile for any discrepancies
- If you are under the impression someone may be a scammer, block and delete their contact information
- If asked to help a new friend financially, tell them you're unable to help. It's not rude, it's safe

The information provided in this article is taken from *Financial Literacy for Seniors: Recognizing Fraud (2014)*. Contact the Alberta Council on Aging (<http://www.acaging.ca/>) to see the full resource.



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## VOLUNTEER SERVICES



If you are interested in volunteering with Sage, please contact Barb Carroll, Volunteer & Human Resources Coordinator at **780-701-9014** or by email [bcarroll@mysage.ca](mailto:bcarroll@mysage.ca).

A powerful sense of mission influences all that we do at Sage. We want every Edmonton senior to live a full and healthy life, to do as much as they can, as well as they can, for as long as they can. To do this well, we need great volunteers who are eager to join that mission. Sage offers interesting, fun, and engaging opportunities for volunteers of **all ages**.

### Current Volunteer Opportunities:

- Home Services Referral Clerk
- Sage Savories Order Taker
- Sage Savories Assistant
- Computer Instructors (one-on-one)
- Cards & Games Coordinator
- Book Club Coordinator
- Photography Group Coordinator
- Happy Travelers Committee



### FIND US ON FACEBOOK!

Facebook is a great way for us to share news, events, and activities with you! **Joan Carlson**, who has been a Sage volunteer since 2007, will be helping us keep our page current and full of news and ideas! Like our Facebook page and stay connected!

## 2014 INCOME TAX VOLUNTEERS WANTED!

Sage partners with the Canada Revenue Agency through the Community Volunteer Income Tax Program to provide free tax preparation services for lower income seniors with simple tax returns. Our income tax preparation clinic runs from **early March through the end of April, from 9:00 am to 4:00 pm, Monday through Thursday**. The clinic is run by appointment only, and Sage provides all necessary equipment (computer, printer, and software).

We are currently looking for volunteers who can commit to at least one half-day per week during March and April, and who have some experience in preparing simple income tax returns.

We also would welcome a volunteer who would be willing to provide income tax preparation services in the residences of seniors who have mobility issues. Your own vehicle is required and Sage will reimburse for kilometers driven. Sage will also provide the computer, printer and software.

Training sessions will be provided through a webinar by Canada Revenue Agency, with additional on-site training provided by Sage.

To volunteer for this important program, please contact Barb Carroll in Volunteer Services. For more information about how the program can help, contact Colleen Jahns, Finance Manager, at **780-701-9003**.



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