



# Insurance Matters

## Identity Theft ... Are You At Risk?

By Steve Kimball



I was at my desk one Monday morning when I took the call from my wife. She said "Visa security just called here and it's urgent that they speak with you right away". As I placed the call to Visa I wondered why they needed to speak with me so urgently. After several minutes navigating all the prompts and selections on their computerized phone system I finally reached an actual person who asked me if I was in New York City this past weekend and did I make two purchases of several thousand dollars each? I told her "no, I did not" and then quickly felt a wave of panic wash over me as I realized the implications. I grabbed my wallet and was relieved to see my credit card in its usual slot. I asked the Visa rep if she was sure it was my card that was used as mine is in my wallet. She assured me it was my card. How could this have happened? As it turned out, I was a victim of "identity theft". Somehow, someone had gotten hold of my credit card number and, pretending to be me, purchased several thousand dollars worth of audio and video equipment in my name. Thankfully, I was not asked to pay the charges. Still, to this day I do not know how these thieves in NYC were able to get my credit card number and my name. What was even more startling was just how easy it was for the crime of identity theft to occur. Here are some things you should know about identity theft.

### What is Identity theft?

When someone steals or misuses your personal or financial identity through a credit card, driver's license, SIN or other ID with the intent to commit fraud, this is identity theft. It is one of the fastest growing crimes in Canada and its effects can be devastating. In addition to credit-rating damage and harassment by creditors, victims may become involved in legal tangles, or subject to criminal investigation. Fortunately, there are easy ways to protect yourself and your identity.

### Common scams to watch out for include:

Postal theft – Thieves can easily obtain personal information by stealing your mail (credit card bill, cheque books and tax statements).

Pre-approved credit card applications – They are a favourite target and can be filled out by anyone and returned to another address relatively easily.

"Shoulder surfing" – Thieves position themselves near banking machines so they can get a clear view of customers entering their PIN numbers.

"Skimming" – Occurs when an electronic device called a "skimmer" is used to copy information directly from the magnetic strip on a credit card.

"Dumpster diving" – Any personal information thrown in the garbage and not shredded can find its way into the wrong hands and be used to steal your identity.

Online "phishing" or "spoofing" – This occurs when fraudulent e-mails, claiming to come from a trusted source, ask customers to verify or enter personal information.

Bribes are also used to collect information. Fraudsters will ask for your bank account information to temporarily deposit a large sum of money and promise you a "fee" for your assistance. Unrelated to identity theft but still a scam to watch out for is to have someone overpay you on an item you may be selling online and ask for you to refund the overpayment, only to realize their original check is worthless, usually after your check has been cashed.

### Signs to watch for

- Monthly credit card statements don't arrive as expected or contain unauthorized transactions;
- You receive bills or statements for purchases never made or accounts you didn't open;

- A collection agency calls about an account or debt you know nothing about;
- You are suddenly denied credit;
- Someone calls about a credit application you never made.

### How you can protect yourself

- Safeguard your personal information and identification including all PIN numbers;
- Shred all discarded documents that contain personal information;
- Keep a list of your bank accounts and credit cards and review your credit report yearly;
- Be vigilant when using a bank machine;
- Review monthly statements carefully and report improper entries immediately;
- Carry as little ID as possible and leave your SIN card at home;
- Always check that your credit card has been returned to you after every purchase;
- Make sure that online transactions are secure;
- Overwrite and destroy hard drives prior to disposal;
- Be wary of promotions that ask for personal information.

I like to think that, given my own personal experience with identity theft, I am more vigilant than ever and I hope you will be as well. On a final note, I have now added identity theft coverage to my home policy ... just in case.

*Looking for more protection? Contact your local Grey Power broker at 1-800-267-1515 or in Dartmouth at (902) 425-1515 and ask about MY NAME™ Identity Theft Assistance Plus. Grey Power Insurance Brokers Maritimes Inc. are specialists in providing insurance products and services to those age 50+. Steve Kimball is President of Grey Power Maritimes. Visit their website at [www.greypower.com](http://www.greypower.com)*

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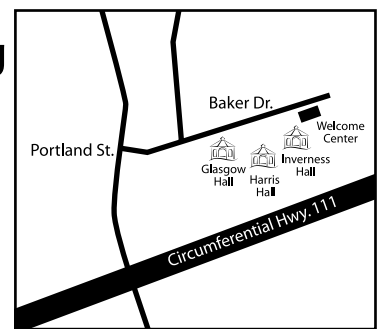
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# Fall-Proof Your Home ... Or 'How To Avoid The Emergency Room'

By Alex Handyside

The agency I work for offers seniors a free home safety check to make sure their home is safe. Why? Because if you're really lucky, a fall will just scare you, but at worst, a fall can kill.

Clearly, to most seniors, their homes are very important to them. And most seniors do not want to leave their homes. But some of the homes I see are just accidents waiting to happen. With just a little time and effort, these homes could easily be made very safe for a senior to live in for many years to come. Sadly though, without that home safety check, many seniors find themselves surrounded by 'accidents waiting to happen'. Slips, falls and trips are the leading cause of hospitalizations of seniors.

Here are some tips to help make your home safe (and the list doesn't just apply to seniors!). Contact me for a list of trusted service providers if you are unable to do the task yourself, or if you're unable to find help locally.

**Stairs:** Don't use your staircase as a shelf. Make sure the treads are non-slip.

**Clutter:** Remove it! Keep a 36" wide clear path throughout your home. That is your escape route and it should not be cluttered!

**Rugs and Carpets:** Throw rugs should be tossed out – they're unsafe. Carpets should not have any ripples in them and edges should be stuck down securely.

**Electrical Cords:** Outlets should not be overloaded, and cords should not run across a path – use an extension cable if necessary and route it around or behind furniture.

**Lighting:** Make sure it's bright, and make sure it's on! Night lights are very useful, but only if they're on!

**Handrails:** If you've got them, use them. If you don't have one (perhaps to the basement), then have one fitted. Grab-bars are also very useful in the bathroom.

**Low Chairs:** Should be avoided. Use leg extensions to raise the height of your favourite chair. Consider a toilet seat extension to safely raise the height of the toilet.

**Bath-tub:** Use a tub-chair to assist you in and out of the tub. Replace your fixed showerhead with a height-adjustable showerhead.

**Reaching:** Re-organize your kitchen shelving so that day-to-day items are stored at shoulder height or below. Be careful reaching for something on the floor – always have three points of contact when bending down (make sure your free hand is holding on to something secure). And watch out for that nasty 'headrush' when you stand up again.

Home safety checks are free and they can save your life. Stay safe, and stay in your own home.

*Alex Handyside is a Certified Senior Advisor and the owner/operator of ScotiaCare Homecare & Caregivers specializing in quality non-medical and companionship care and transportation of the elderly. Tel: (902) 454-3777 or toll-free 1-888-414-0404 or visit [www.scotiicare.com](http://www.scotiicare.com). ScotiaCare won gold at the 2006 Maritime Business Ethics Awards and is a proud member of the Serving Seniors Alliance. Listen to Alex Fridays 10 a.m.-12 p.m. on your local EastLink Community Television channel.*

## Is Medic Aid For You?

By Jim Strong

Home – it's where we're most comfortable, where everything is familiar. But in an emergency, this feeling of comfort can quickly turn to distress and worry if you're living alone or dealing with a health condition or disability.

Medic Aid is an easy-to-use personal service that lets you summon help any time of the day or night, even if you can't speak. All you have to do is press your help button, worn on the wrist or as a pendant, and a trained response centre associate will ensure that you get help fast. For thousands of Canadians, the peace of mind and safety provided by Medic Aid allows them to continue living independently in their own homes.

Life is unpredictable. An unexpected fall or medical emergency can happen at any time, leaving you cut off from the help that you

need. With the Medic Aid, you receive prompt, expert help around the clock with the push of a button.

Who needs Medic Aid?

Medic Aid is for you if you can answer "yes" to any of the following:

- You are home alone on a frequent basis.
- You are at risk of falls.
- You use adaptive devices to assist you with walking.
- You are managing a medical condition.

*Jim Strong is the owner of Halifax Medic Aid and is a member of the Serving Seniors Alliance. You can contact him at (902) 477-2837, toll free at 1-888-464-9959, or email: [medicaid@eastlink.ca](mailto:medicaid@eastlink.ca). You can visit their website at [www.medicaid-canada.com](http://www.medicaid-canada.com).*

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# Palliative Care

By Krist McMullin

## What is palliative care?

It is the care that relieves the suffering and improves the quality of life for persons who are living with or dying from an advanced illness. It helps people with life-threatening illness live as fully and as comfortably as possible by providing services that ensure their physical, psycho-social, spiritual and practical needs are being met. Palliative Care is comprehensive. It draws on the expertise of many health care professionals including, doctors, nurses, social workers, pharmacists, volunteers, spiritual leaders, etc. Palliative Care is collaborative. Patients, families and the team provide care, support each other and make decisions together.

## Who are we?

The Nova Scotia Hospice Palliative Care Association (NSHPCA) is a provincial body for hospice and palliative care in Nova Scotia. The Association exists to promote the philosophy and principles of palliative care. The Association is made up of health care workers, volunteers, and community members. The Association has no paid staff and is a registered non-profit organization.

## What is the problem?

NSHPCA has embarked on a rigorous advocacy campaign – ‘Campaign for Care’ over the last several months. Why – because the current system is not fair and it is not working. As a result dying patients and their families are suffering. Palliative Care is only available in certain communities at certain times of the day. Where someone lives and when they die determines the level of care they do

or don’t receive. Nova Scotians have their medications covered if they die in hospital, but not if they die at home. This means the last choice they ever make is often based on their pocket book and not their preference. Eighty percent of people want to die at home, but 70 percent are forced to die in hospital. In fact, in some parts of Nova Scotia people are dying on palliative care waiting lists!!

## What is the solution?

The provincial government should keep its promises and provide funding for the province-wide, comprehensive palliative care program that they have been promising for almost two years. A comprehensive program means making palliative care available across the province, in institutional settings, hospices and at home, with trained, specialized multi-disciplinary teams of staff working together to provide the care people need, when they need it and with the proper equipment, resources and programs to support their work. Government should also appoint a provincial “Director of Palliative Care” to be accountable for palliative care within the Department of Health and ensure the success of the new province-wide program.

## Why is palliative care important?

Palliative care is important because everyone deserves to have a good death. A good death is when a terminally ill patient is able to live well, for as long as possible and then die where they want, as free from pain as possible and surrounded by the people they love. A good death is caring, dignified and peaceful. This may not be an issue that we like to talk about – but it’s one that matters to each and every Nova Scotian. We will all die some-

day, so this issue touches us all.

## How can you help?

Add your voice to the Campaign for Care. Check out our website [www.nshpca.ca](http://www.nshpca.ca) and add your voice and comments to our Campaign for Care Petition. We are only advocating for what every Nova Scotian deserves – palliative care available 24 hours a day, 7 days a week regardless of where you live. We are asking everyone to make this a political and community issue. We need to work together to demand change. Our campaign not only encourages people to write to their elected representatives in the provincial government and force action but to also write a letter to your local newspaper. This is a real issue. Help us make government fulfill their promise of creating a comprehensive provincial palliative care program. Every voice counts.

## Why are we doing this?

I am reminded of a quote from Dr. Harvey Chochinov, “The dead are no longer here to speak, the dying often cannot speak, and the bereaved are often too overcome to speak.” Don’t forget to sign our petition on our website. Together, we will make a difference so that palliative care will be available to all Nova Scotians.

Palliative Care Matters ... Because Everyone Deserves A Good Death.

*Krista McMullin is the president of NSHPCA. For more information call (902) 893-7171, email [nshpca@rushcomm.ca](mailto:nshpca@rushcomm.ca) or write 207 Willow Street, Truro, NS B2N 5A1*

## Clean Up Time

Many times we have all said, “I must get rid of all this trash that’s building up around the property!” We are not referring to regular garbage, but rather all that other Junk we have been collecting, accumulating, saving, storing or simply putting aside for now. You know how that goes!

Perhaps you have sold your home and are moving or just plain down-sizing. Anyway you look at it, much of what we have mentioned here is simply items of no more use and should be disposed of.

Recently, I heard of a situation where a father had passed away of old age, his wife was in a nursing home with no hope of getting out. As a result their two daughters were left to sift through many years of collected trash in order to sell the property.

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# Group Travel Considerations

Group Travel continues to be a popular way for seniors to travel as it fulfills important criteria many in this age group value when deciding to take a vacation. These criteria include such things as convenience, safety, cost, and desire to travel with individuals of a similar age and interest in the destination and pre-planned activities. With group travel, the details are taken care of for you. There's no worrying about making reservations for accommodations, where you'll eat, or what you'll do once you arrive at your destination. And because activities are pre-planned, there's also no wasting time waiting in lines or unexpected extra costs.

Whether it's touring the beautiful shores of Cape Cod, a shopping trip to New York, or a visit to one of New England's casinos, there are many trips to choose from, all designed to match the tastes of today's savvy senior.

When comparing group tours, seniors should be aware that not all group travel is created equal. Two similar trips to the same destination could vary quite a bit in price. Why the cost differential? It's important to note the differences between tours instead of just the similarities. Each tour operator is offering a unique product. Wise consumers will need to spend some time determining exactly what those differences are, how they will affect their vacation experience, and ultimately, the overall final cost of the tour. In the end, it's up to you as a consumer to determine which tour is the right fit for you. The most inexpensive vacation package doesn't always equal the best value or trip experience.

With regard to price, there are a couple of simple questions consumers should ask themselves when deciding on a tour. Is the tour

package competitively priced? If it significantly less expensive than comparable trips, why? What exactly is and is not included in the cost of the tour package? The answers to these questions will help you decide which tour best meets all of your needs and expectations.

For example, let's compare two tours to New York, Tour A and Tour B. With Tour A, your accommodations are actually located in New Jersey, not New York. While this may be okay for some people, others may not want to spend valuable vacation time commuting from one state to another twice a day. With Tour B, your accommodations are located in downtown Manhattan. You'll spend a bit more for the central location, but travel time is kept to a minimum. It comes down to a choice, do you want to save a little money, or a lot of time? Is the amount of down-time spent travelling on the bus important to you?

Another area where cost differences occur is in the meal packages offered. Let's use breakfast as an example. Most group trips provide breakfast, however the question you should ask yourself is this, what constitutes 'breakfast'? Many companies offer passengers a Continental Breakfast, but they may not advertise it as such. You may have seen ads stating, "Ten day trip, nine breakfasts included." While offering a Continental Break-



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fast technically fulfills their advertisement, the truth of the matter is that Continental Breakfasts differ widely on what is served, when and where.

If your group is scheduled to depart your hotel at eight o'clock in the morning, and the Continental Breakfast begins at seven o'clock, this means you, the rest of your tour, and likely other hotel guests will all be trying to have breakfast at the same time.

This could lead to a very hectic and hurried start to your day. Additionally, some hotels serve their Continental Breakfasts in areas other than their main dining rooms, so you could very well find yourself with everyone else standing in an area off the lobby with no or limited seating, trying to eat your prepackaged bran muffin and fruit cup with nowhere to put your coffee and juice.

Once again, some may not consider this of significance, but it's a point of comfort and pace to consider. If you are the type of person who likes to sit down in the dining room and order bacon and eggs and leisurely read the paper while sipping your third cup of coffee before beginning your day, it could be a problem that affects how much you enjoy your vacation. Additionally, if all that's offered is the Continental Breakfast each day, and you decide to have breakfast on your own in the dining room, that's an added expense that's coming directly out of your own pocket.

Then, of course, there is lunch and dinner to consider as well. In the end, it's important

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# When It's Time To Move – Tips For Coping

By David Yetman

As our population ages, one of the most difficult and often most stressful decisions a person/couple will face is the decision to leave the family home, to move, to “downsize”. Understanding when and how this should be done can help all of the parties involved make an often daunting task much simpler and easier.

Often the decision to move is precipitated by a physical or health limitation and the inability to continue to maintain the home. In other cases, it is simply because the persons involved want to make a change in their lifestyle, or may be financially necessary. Whatever the reason or motivation, the following are Tips and Tricks to ensure that the experience is a positive one.

Create a list of the following items to ensure that you do not overlook anything in your search for the right place:

- Are you going to rent or buy? What makes the most sense for you? What is your budget – how much can you afford to spend for a place?
- How much space do you need – consider the space that you are currently living in and decide if you need more or less.
- What services and amenities would you like to have located near you? Do you need to be close to public transportation, family, etc.

- What specific features do you need or want in your new location – everything on one level, storage space, parking, dishwasher, etc.
- Are there any special needs that have to be accommodated – wheelchair access, elevator, etc.?
- How quickly do you want to move or need to move? Figure out how flexible you can be (if you can). If you have to sell one place to move into another you need to take that into consideration.
- Whether you are buying or renting, ensure that you understand all of the documentation that you will be required to sign. Have someone you know and trust review things for you before you commit or sign anything.
- Once you have made a decision, the hard part begins in terms of packing your belongings and getting ready to move. Now is the time to get rid of things that you have not looked at or used in many years. Decide who in your family/friends might be able to benefit from things that you no longer need or want. Many organizations are more than willing to take things off your hands and give them to others less fortunate.
- Make the move smooth and easy – get help with the packing and hire someone to do the physical move. Packing and

unpacking, moving boxes around, etc. is physically demanding work, regardless of what physical condition you are in - don't be afraid to ask for help.

- Once your belongings have been moved in, settle one space at a time, create a spot that you can retreat to if things get overwhelming. This could be your bedroom, a space in the living room – it is simply a place where you can relax.

Regardless of what has motivated you to move, once you make the decision, take it one day at a time, be positive about your decision, ask for help when you need it and stay focused on what needs to be done. Leaving a family home after many years is not always easy. Finding the right new place to call home may seem daunting but how you approach it and your attitude toward the process will ensure that your experience is a positive one.

*David Yetman is the Broker/Owner and Team Leader of Century 21 Team One Realty Inc. David is a certified Mature Moves™ Specialist with Century 21 focusing on the needs and of seniors. David can be reached at [info@century21teamone.com](mailto:info@century21teamone.com) or by calling the office at (902) 422-2100. David is an active member of Serving-Seniors Alliance.*

## Group Travel ...

*continued from previous page*

to find out in advance exactly what meals include and where and what time they will be served or the additional out-of-pocket costs could quickly add up.

This advice holds true for accommodations as well. Are your accommodations within walking distance to sites you could visit on your own time once you've arrived at your hotel, or are you miles away from restaurants, shops, or other activities you may wish to explore? Once again, if your hotel is on the outskirts of town, that may translate to added time and money you will have to spend. Does the hotel have an elevator, or just stairs? A pool, sauna room, bar or lounge? What amenities are offered in the rooms? Scenic views? Quiet surroundings? Or is the hotel next to a freeway? Overall, the better the accommodations are, the greater the cost and this will be reflected in the price of your trip.

Are entrance fees to advertised sites included in the cost of the trip, or are they extra? What if you choose not to participate in

certain planned activities? Has the tour company made alternate arrangements for those who choose not to participate, or will you find yourself sitting on the bus with nothing to do but wait? Will you be able to get off the bus and walk around various locations and attractions, or merely view the sites from your seat on the bus as you drive by?

The pace of the tour is yet another important factor to take into consideration. Twelve sites in eight days makes for a faster paced trip than twelve sites in ten days. Finding out the schedule for each day in advance may help you decide which tour best matches your own personal vacation timetable. Is the trip one where passengers are expected to be up by 5:00 am, on the road by 7:00 am, with ten hours of driving? This is often referred to as a “py-jama tour”. If this doesn't sound like your

idea of a relaxing vacation, you may want to find a tour that offers a more leisurely pace.

Yes, Group Travel can be a great experience providing many happy hours of enjoyment and memories to last a lifetime, but choosing the trip which best meets your needs and fulfills your expectations will, in the end, offer you the most value for your money and is ultimately more important than simply finding the lowest-priced package.

*Submitted by Bob Davison of Blue Diamond Tours. For more info call (902) 444-6883 or visit [www.bluediamondtours.com](http://www.bluediamondtours.com)*

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# Social Workers In Health Care

By Molly Rechnitzer, MSW, RSW

Social Work is a helping profession dedicated to improving the health and well-being of individuals, families and communities.

Utilizing their knowledge of human behaviour and social systems, social workers help people realize their potential and assist them to enjoy full, active and creative lives.

They help people in every stage of life, ensuring they get the help they need from the best resources available.

With their knowledge of human development and behaviour, social, economic and cultural factors, and the interaction between them, social workers help people manage life's most difficult challenges.

Their perspective is a vital component in the delivery of quality, cost-effective health care services.

Social workers are counselors, facilitators, care coordinators, patient advocates, programme managers, mediators, educators and community development consultants.

They are experts in family dynamics, trained to address complex family issues that may interfere with the client's progress and effective use of health care resources.

They work with individuals and families to address psycho-emotional and social issues that affect their well-being.

They support families through the toughest of times, dealing with illness, disability and loss.

They help people navigate the service delivery system and facilitate access to personal and community resources.

They play key roles in conflict resolution and crisis management, including critical incident defusing and debriefing.

They develop client-centred programmes.

They understand, explain and advocate for relevant policy and legislation.

They facilitate communication that takes into account cultural, language and literacy issues.

They contribute a person-centred perspective to ethical decision making.

They take a lead role in facilitating a preventative and interprofessional approach to health.

Social workers are team builders.

In summary, by understanding the social determinants of health, social workers effectively work to address practical, emotional and

social barriers that prevent individuals from benefiting fully from the skilled care of other health care providers.

Social workers help clients/patients and their families to negotiate complex systems, build solid support networks and strengthen their ability to advocate for themselves.

They assist people to increase their independence and thus rely less on formal services.

Social workers are accomplished at finding creative solutions within existing policy and practice frameworks.

They are also ambassadors for change, committed to ensuring that patients and their families have access to the resources they need for optimum health.

*Molly Rechnitzer is a social worker with a private practice in counseling individuals, couples and families. She is a member of the NSASW and of Serving Seniors Alliance. Molly can be reached at [mollyr@eastlink.ca](mailto:mollyr@eastlink.ca) or at (902) 443 4770. With thanks to the BCASW.*

## Look Good Feel Better

By Kathleen Toole

In an effort to give back to the community that supports their industry, in 1992 the member companies of the Canadian Cosmetic, Toiletry and Fragrance Association (CCTFA) pledged their commitment to women with cancer and established the CCTFA Foundation to launch the Look Good Feel Better program.

Look Good Feel Better® is Canada's only cancer charity dedicated to empowering women to manage the effects that cancer and its treatment have on their appearance. For many women, these effects can be as devastating as the diagnosis itself. Look Good Feel Better is based on the concept that if a woman with cancer can be helped to look good, chances are she will feel better too, and this improved self image can help her face her cancer with greater confidence.

A free, two-hour hands-on workshop for women with cancer is the heart of LGFB. At the workshop, women whose appearance has been affected by cancer and cancer treatment learn how to look and feel a little more like themselves again. They master simple cosmetic tips and techniques, explore hair alternatives, and learn about nail and skin care along with cosmetic hygiene. Equally important the workshops provide a safe and supportive environment where they can benefit from the support and shared experiences of other women with cancer. Participants also take home a complimentary kit of cosmetics and personal care products that are generously donated by the member companies of the Canadian Cosmetic, Toiletry and Fragrance Association (CCTFA). More importantly, it is our hope that they leave the workshop with their spirits lifted, feeling a new sense of hope and control, having gained the confidence to face their cancer with greater courage.

The workshops, offered in over 100 hospital and cancer care facilities across Canada, are led by industry trained cosmetic advisors and hair alternative specialists who generously donate their time and expertise. Today, Look Good Feel Better is 1,800 volunteers strong! The workshops are entirely non-medical – the advice offered does not interfere with medical treatments or professional medical advice in any way – and is strictly brand-neutral.

Since its inception in 1992, Look Good Feel Better has helped more than one hundred thousand women through its workshop and signature services. It's a place where women can relax, share, learn and bond with others facing the same daily challenges. The program is available in most of the major hospitals or cancer treatment centers in the Atlantic Region. What goes on during these two hour workshops is magic for all involved!

*Kathleen Toole is the manager for the Look Good Feel Better Program in Atlantic Canada. She won the 2005 COSA award presented by the CCTFA for outstanding customer service. For more information email Kathleen at [kmptoollegfb@eastlink.ca](mailto:kmptoollegfb@eastlink.ca). You can also call them toll free at 1-800-914-5665, or visit their website at [lookgoodfeelbetter.ca](http://lookgoodfeelbetter.ca)*



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# ABCs Of Fraud

## Seniors Lose Millions to Frauds and Scams

By Bill VanGorder

Older adults lose millions of dollars every year to consumer frauds and scams such as illegal telemarketing; bogus charities; identity theft and more. The *ABCs of Fraud* (free presentation) is an innovative and informative program that helps seniors become "tough targets" by getting the facts on fraud.

The Rotary Club of Halifax delivers this innovative consumer fraud education and prevention program called Scotiabank Fraud Awareness Program: ABCs of Fraud.

The presentations include information such as the 10 Safety Tips to keep you safe from Internet Fraud:

- Beware of impostors. Someone might send you an email pretending to be connected with a business or create a web site that looks just like that of the well-known company or charitable organization. If you experience doubt, find another way to contact the legitimate business or charity and ask.
- Beware of "dangerous downloads." Use care when downloading files from the Internet and installing programs. Install and frequently update anti-virus software.
- Be careful about providing personal information online. Don't provide your credit card or personal number unless you have initiated the first contact.
- Be cautious about unsolicited emails. Unsolicited emails are often fraudulent. If you are familiar with the company or charity that sent you the email and you don't want to receive further messages, send a reply asking to be removed from the email list. However, responding to unfamiliar senders may simply verify that yours is a working email address and will result in even more unwanted messages from strangers. The best approach is to not respond and delete.
- Be consumer smart. If the seller or charity is unfamiliar, research the prospective seller carefully.
- Be consumer smart. Always pay your online purchases by credit cards because

you can dispute the charges if you never receive the goods or the offer was misrepresented. Alternatively, some online auction websites will offer escrow services (for a small fee) that will guarantee the delivery of the ordered goods before releasing your payment to the seller.

- Be consumer smart. Resist pressure. Legitimate companies will be happy to give you time to make a decision. It's probably a scam if they demand that you act immediately or won't take "NO" for an answer.
- Be consumer smart. Legitimate sellers will give you all the details about the products or services, the total price, the delivery time, the refund and cancellation policies and the terms of the warranty.
- Be consumer smart. Look for information about how complaints are handled. It can be difficult to resolve complaints, especially if the seller or charity is located in another country.
- Beware that no complaint is not a guarantee of legitimacy. Fraudulent operators, especially internet impostors, open and close quickly; so the fact that no one has made a complaint yet doesn't mean that the seller or charity is legitimate. You still need to be consumer smart and do proper research.

### What seniors don't know about fraud could hurt them!

Based on the original program developed by the Volunteer Center of Toronto, twenty-five senior volunteers were recruited and trained to deliver a one-hour presentation to senior groups, providing information and tips on identifying and preventing consumer fraud victimization.

Through a project of the Rotary Club of Halifax, these Nova Scotia volunteers now present the Scotiabank Fraud Awareness program to seniors across our Province.

The demand for information on consumer fraud is extremely high. According to local police services, since presentations began, reports of attempted and unsuccessful scams have increased. They attribute part of that success to the ABCs of Fraud education program.

Seniors have shared similar life experiences and values. As a result audiences are more willing to discuss their experiences, leading to a truly interactive presentation. Speakers use a variety of teaching methods to present information on fraud beginning with role-plays that show the audience how easy it is to be caught by scammers and fraudsters. The presenters also include knowledge assessment quizzes, lectures and handout materials. By utilizing and expanding on the audience's knowledge of consumer fraud, presenters provide an open forum for discussion.

ABCs of Fraud provides information not readily available to seniors in the community. Peer teaching, long considered one of the most effective teaching tools for all age groups, provides the interactive experience adults need to learn new and valuable information. By providing a proactive response to consumer fraud, ABCs of Fraud speakers help to reduce the financial, emotional and physical decline, which often accompany the defrauding of a senior.

To book a free presentation for your group visit [www.stopfraudns.ca](http://www.stopfraudns.ca) or phone the coordinator of the ABCs of Fraud program at (902) 454-2267.

Bill VanGorder is the coordinator of the Rotary Club of Halifax ABCs of Fraud Program.

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