



CONSUMER AND INVESTOR PROTECTION

Financial and Consumer Services Commission - 1 866 933-2222
www.FCNB.ca

SOCIAL SERVICES

Department of Social Development - 1 866 444-8838
www.gnb.ca/socialdevelopment

PERSONAL & FINANCIAL INTERESTS

Office of the Public Trustee - 1 888 336-8383
<http://www.gnb.ca/0062/PT-CP/index-e.asp>
Department of Justice and Consumer Affairs - 1 506 462-5100
www.gnb.ca/justice

POTENTIAL FRAUD OR EXPLOITATION

Adult Victims of Abuse Protocol
www.gnb.ca/0017/protection/Adult/index-e.asp
After Hours Emergency Social Services - 1 800 442-9799
www.gnb.ca/0017/ahess-e.asp
Royal Canadian Mounted Police (New Brunswick)
www.rcmp-grc.gc.ca/nb/districts/index-eng.htm

FURTHER MEDICAL EVALUATION

Specialists such as geriatrician, neurologist, psychiatrist, or psychologist may be warranted.



RED FLAGS IN PATIENT/CLIENT HISTORY:

- Social isolation
- Bereavement
- Dependence on another to provide care
- Financially responsible for adult child or spouse
- Alcohol or drug abuse
- Depression or mental illness

RED FLAGS FROM CLINICAL OBSERVATIONS:

- Cognitive problems
- Unusual fear of or sudden change in feelings about a particular person or people
- Change in appearance; poor hygiene
- Accompanied by caregiver who is overly protective and/or dominates patient/client
- Change in ability to perform activities of daily living including self-care, daily finances, and/or medication management
- Discrepancy between standard of living and financial assets

If the presence of these Red Flags raises suspicions, use the questions in this guide along with the Financial Concerns Checklist to gather more information to further assess your patient/client's situation.



HOW DO I ASK ABOUT FINANCIAL CAPACITY?

Introductory question: We find that some adults worry about money; may I ask you a few questions about this?

Questions you can ask:

1. Who manages your money day-to-day? How is that going?
2. Do you run out of money at the end of the month?
3. Do you regret or worry about financial decisions you've recently made?
4. Have you given power of attorney to another person?
5. Do you have a will? Has anyone asked you to change it?

If answers raise suspicions, see the following four referral sections, or get further details by using the Financial Concerns Checklist provided by the FCNB.

WHAT TYPES OF REFERRAL MAY BE NEEDED?

1. **Further social assessment, help with managing money or other care.** Exhibits poor resource management or has limited resources available. Needs assistance with finances, meals, transportation or daily living activities.
2. **Protection of personal and financial interests.** Needs assistance with financial planning or legal documentation.
3. **Fraud and exploitation may have occurred.** Contact the local police or RCMP in your area to report the abuse.
4. **Further medical evaluation.** Needs assessment for cognitive, neurological or other conditions.



WHERE TO REPORT:

The police will deal with complaints about financial scams and theft. If you suspect financial abuse, you should report your concerns to the local police or RCMP.

WHAT HAPPENS NEXT:

A police officer will take your report and send it to the Fraud Unit. The Fraud Unit will want to speak to anyone who has evidence of the abuse. They will speak with the person who reported the suspected financial abuse and will also follow up with the subject of the abuse.

If a police officer finds enough evidence of a crime, he or she will consult with the Crown Prosecutor and decide whether to lay charges.

If you call the police because of abuse or neglect by a caregiver, the police may call the Department of Social Development. They may decide to do an investigation together.

Police are sensitive to the individuals who report suspected abuse and do not want to be identified. If you have concerns about remaining anonymous, reporting your concerns to Crime Stoppers may be an alternate solution.

If the accused person pleads guilty, there will not be a trial. He or she will be sentenced and you do not have to be there. However, if the accused pleads not guilty, there will be a trial. You may have to go to court as a witness.