**Be Wise. Be Aware.**
- Avoid joint bank accounts
- Never sign papers you don’t understand
- Lock away valuables and important documents
- Don’t allow someone to use your credit or ATM card
- Do not give personal information over the phone

“*If you just sign the check; I will fill in the amount later.*”

**Help Is Available.**
It is a crime to take something that doesn’t belong to you or harm another person. If someone has done this to you or someone you know, call:

**State of Michigan**

**Elder Abuse Hotline**
1-855-444-3911

I noticed a problem with your roof. I can fix that today and give you a 20% discount.

**The Victims:**
- 75% of victims are female
- 80% of victims have income under $10,000 a year
- The average age of abused elders is 75
  — **Michigan State Police**

For more information, or materials, contact:
**Calhoun County Elder Abuse Prevention Coalition**
Region 3B Area Agency on Aging
(269) 966-2450 or (800) 626-6719

**STOP FINANCIAL ABUSE!**
In Calhoun County, hundreds of cases of financial abuse or exploitation of seniors are reported every year.

Unfortunately, even more cases are never reported.

THERE IS NO EXCUSE FOR ELDER ABUSE
Why are seniors often a target?
Certainly not all, but many seniors have:
- Steady income
- Trusting nature
- Diminished thinking skills
- Care needs that can make them vulnerable

“The exploiter just might be someone you would least expect.”
- In-home caregiver
- Family member
- Neighbor
- Friend
- Sales person
- Phone solicitor

If you sign everything over to me, I will take care of everything for you.”

Don’t be afraid to report!
Seniors are often embarrassed or afraid to report abuse, because they don’t want to get the abuser in trouble. Or maybe they don’t know it’s a crime. Reporting can stop future abuse.

“Sign these papers and everything will be ok. Trust me.”

It’s OK to be rude when someone is pushing too hard or rushing you.

“You’ve won! We only need a processing fee to process your check!”

If you are hearing comments like those in this brochure, you may be a potential victim of abuse. Ask for help.

Who Can You Trust?
We don’t want you to be fearful of legitimate situations, nor encourage you to be stingy. Just be careful. Consider the following before making any decisions:
- Use an attorney. Talk to the attorney in person and privately.
- Don’t allow someone to force or rush you into important decisions.
- Ask a trusted source if something sounds reasonable.

DID YOU KNOW?
Adult children and family members are the most frequent abusers of the elderly.

At some point in time you may need to set up a power of attorney for both finances and health care. Assistance is available from area legal clinics or an attorney. It is a wise investment!

If you or someone you know has been a victim, confidentially make a report:
1-855-444-3911