

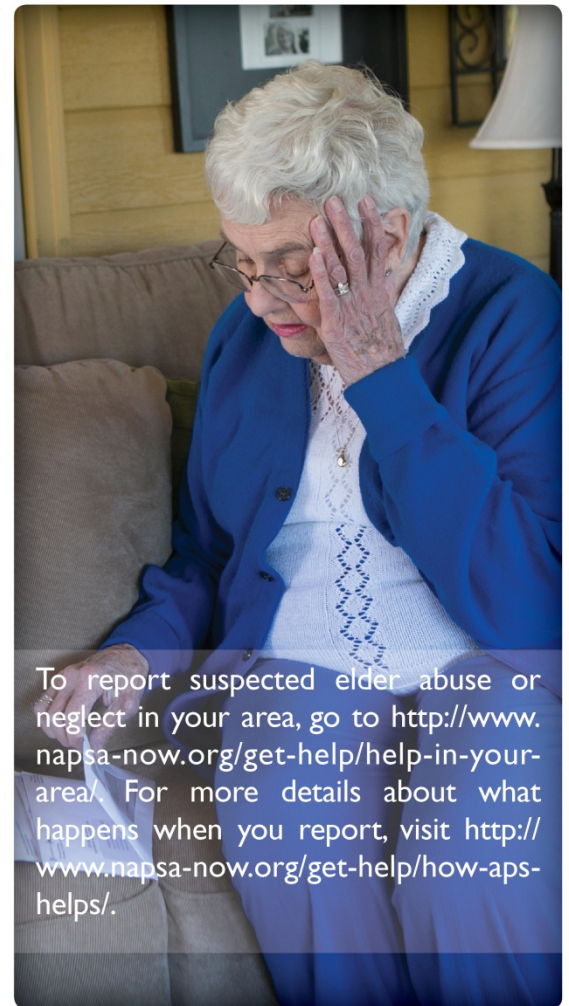
The Subtle Warning Signs

If you suspect a senior is in harm's way, remember that local Adult Protective Services agencies accept anonymous reports and do not reveal the reporter's name or any identifying information.

According to the National Adult Protective Services Association, good faith reports are immune from liability if the allegations prove to be unfounded.

Some signs that a senior could be headed for trouble can be subtle. Contact your local Adult Protective Services agency or authorities any time you observe the following:

- ▶ Termination of vital utilities such as telephone, water, electricity/gas, or garbage
- ▶ Unpaid bills and liabilities despite adequate income
- ▶ Oversight of finances surrendered to others without explanation or consent
- ▶ Transferring assets to new "friends" assisting with finances
- ▶ Checks written to "Cash"
- ▶ Lack of understanding of finances
- ▶ Unexplained disappearance of cash, valuable objects, financial statements
- ▶ Unexplained or unauthorized changes to wills or other estate documents
- ▶ Giving-away money or spending promiscuously
- ▶ Appearance of property liens or foreclosure notices



To report suspected elder abuse or neglect in your area, go to <http://www.napsa-now.org/get-help/help-in-your-area/>. For more details about what happens when you report, visit <http://www.napsa-now.org/get-help/how-aps-helps/>.

Home Instead CAREGiversSM often serve as a second set of eyes and ears to help protect local seniors. Contact Home Instead Senior Care at 201-833-1175.