



## “Charitable” DONATIONS...



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Elder abuse is not a new issue and unfortunately not as uncommon as we all would like it to be. Elder abuse may involve physical violence but it may also be very subtle and hence more difficult to uncover.

One of the forms of elder abuse is that of financial abuse. Some schemes used to defraud seniors from their monies are very old, but unfortunately they are still very effective. These schemes are generally worked on seniors who live alone and whose children are not too involved with them, especially with their financial matters.

A common scheme is the “loan” scenario. It involves someone approaching a lonely senior to lend them money. This could be a neighbour, a relative or even a complete stranger. Usually, a heart-breaking story is told that justifies the urgent need for the money and explains why the loan cannot be just obtained from a bank. The trusting senior feels obligated to help and makes the “donation” believing that it is just a short term loan that will be repaid soon enough. The perpetrator may even approach the senior for additional amounts, more than once. The “loan” never gets repaid and the trouble starts when the senior enquires about repayment. First, numerous excuses are made why the “loan” cannot be repaid. Then the perpetrator attempts to shame the senior for asking them to return the money, making them feel that they are doing something wrong for asking to get back what is rightfully theirs. The perpetrator will eventually break up the “friendship” or simply disappear.

So how do you protect your senior family member from becoming a victim? Get involved in their lives and stay in touch. If a senior is left alone, feeling that their neighbours and strangers care more about them than their own family, it is very likely that someone will notice their vulnerability and try to take advantage. Become a close friend of your aging parent or grandparent so that they feel comfortable confiding in you, letting you know that someone is trying to approach them for money.

If the money was already given, take active steps to collect it. Speak to other family members to mobilize the forces or speak to a lawyer. Please know that it is not true that you cannot sue someone for the money that was taken because there is nothing in writing.

And, if you are a good person, who wants to help people and would like to make a donation, then donate your money to a registered charity. You will know where the money went and you will also get a tax receipt.



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