



# Family fortunes

We work hard, save hard and hope to make it through our retirement years but, as ANGELA BENSTED reports, retirement savings can also make us the target of abuse.

In a cruel twist of fate, family fortunes, earned through graft and sacrifice, are being whittled away by warring children and scheming hangers-on.

Separate inquiries by the NSW government and the Australian Law Reform Commission on elder abuse are shining a light on families twisted by greed, and the bleak existence faced by vulnerable older people being fleeced by people they trust.

A woman who suspected her brother of financially and emotionally abusing their mother wrote to the NSW inquiry stating, “my brother was burdening my mother daily with his problems to the point that it consumed her day.

“She stopped eating as it was too expensive, stopped her pensioner bus trips on Wednesday as they were too expensive, and went to bed by 5pm without dinner to save on heating and food. All so she could give him her money.”

The woman, whose name has been suppressed, continued with a complicated story of guardianship proceedings, contested powers of attorney, her mother’s dwindling bank balance and a broken family.

“I was accused by my sister and my daughter of trying to kill my mother,”

she writes. Family squabbling over money might be considered a private affair, but when an older person at the centre of the brouhaha suffers harm, the drama is most definitely a form of elder abuse.

The World Health Organisation defines elder abuse as “a single, or repeated act, or lack of appropriate action, occurring within any relationship where there is an expectation of trust which causes harm or distress to an older person”.

While the abuse can also be physical, psychological or sexual, the most common form reported to Queensland’s Elder Abuse Prevention Unit (EAPU) is financial abuse.

Les Jackson, coordinator of EAPU and nationally recognised authority

on the subject, says their telephone hotline is experiencing “a bumper year”. He estimates they will exceed last year’s call numbers (1282) by 50 per cent.

Elder abuse is often seen as a symptom of carer stress.

“But it’s not carer stress at all,” Les says. “Carers do a great job.”

Instead, the cases show an increasing pattern of people moving back into the family home to collect the

*“Older people become isolated and drop off the radar of health care providers”*

*continued over>*

Peace of mind at a great price

## Our travel insurance covers a range of pre-existing medical conditions

Our travel insurance has been specially designed for the over 50s and provides peace of mind and affordable protection for you and your holiday.

- ✓ Cover for a range of pre-existing medical conditions with phone and online medical assessment\*
- ✓ No age limit on acceptance
- ✓ Unlimited cover for overseas medical expenses
- ✓ New for old replacement cover for luggage and personal effects\*
- ✓ Cover for cancellation fees and lost deposits
- ✓ National Seniors members save an additional 10%^.

As a service of National Seniors Australia, the largest, independent not-for-profit membership organisation for the over 50s, you can rest assured that the returns generated from every insurance policy sold are reinvested to help us fight for a fair go for Australians aged over 50.

Call us or visit our website for a competitive quote today.

**1300 50 50 99**

[nationalseniorsinsurance.com.au](http://nationalseniorsinsurance.com.au)

**National Seniors**

Insurance

National Seniors Australia Ltd ABN 89 050 523 003 AR 282736, is an authorised representative of Cerberus Special Risks Pty Limited ABN 81 115 932 173, AFS License No. 308461. This is general advice and you should consider if this product suits your needs. Before you buy, please read the Product Disclosure Statement available from us before deciding to purchase this product. This insurance is underwritten by certain underwriters at Lloyd's. \*Available on International Premium and Frequent Traveller policies. ^Subject to application and approval. Additional premium may be payable. ^10% discount applies to the base premium only and is not available in conjunction with any other offer.



federal government's carer payment and then failing to provide any care.

These "freeloaders" don't pay board or contribute anything towards electricity or other bills. They often stop outside service providers such as cleaners from coming in "because that costs money".

These so-called carers are "skimming the pension. They're getting free board and lodging; they're getting the whole lot," Les says. "They're on easy street."

The data collected by EAPU is patchy, with figures on income source for only half of the perpetrators on record. Although limited, the numbers are alarming.

Of those who declared a government carer's payment as their only income, nearly 18 per cent provided no care at all to the victim.

Les says reforms to aged care funding may have unwittingly contributed to the problem, with the family home now being part of the refundable deposit for nursing home fees and an expectation of "user pays" if the older person has sufficient assets.

"If mum ever does get to the stage where she does need nursing home care, they tend to be pulling them out of the aged care system because otherwise the house gets sold and where are they (family members) going to live?" he says.

Older people become isolated out of the system and drop off the radar of health care providers.

A Queensland coroner noted this anomaly in the Cynthia Thoresen inquest findings. Cynthia, an 88-year-old woman with dementia, died in hospital in 2009 from complications after being admitted with a broken leg. Her malnourished body was



## "EAPU helpline operators say older victims are reluctant to ask for a protection order against their own child"

contaminated with faeces and urine and developing pressure sores.

Medicare records showed Cynthia hadn't seen a doctor for more than five years, despite her daughter having received Centrelink benefits to care for her since January 2001.

At the 2013 inquest, ambulance officers and hospital medical staff painted a picture of severe neglect, prompting the coroner to suggest people who received a carer's benefit should be required to submit an annual independent medical review of the person being cared for.

Two-thirds of Queensland elder abuse victims are women. And while some have diminished mental capacity, it's not a significant factor.

EAPU reports only 17 per cent reported as having, or being suspected as having, dementia.

Val French has been a spokeswoman for older people for many years, with successive federal governments consulting her on issues affecting the demographic, including elder abuse. She founded Older People Speak Out, an organisation promoting justice for seniors, in 1993.

Val says her generation (she's 88) is less assertive than people are today, especially the women.

"If you're an old person it is very, very hard for you to do anything about it (abuse) because you don't want to lose your family," Val says. "You don't want to be on your own for the rest of

your life."

Les Jackson has heard it all.

"There's all sorts of emotional stuff that happens in families," he says.

"People use coercion and a bit of emotional blackmail, telling (an older person) they'll never see their grandchildren again, or they (children) will never visit them again; or 'I'll die on the streets if you throw me out, there's nowhere else to go.'"

It isn't always a family member who takes advantage of an older person's trust for their own financial gain.

"We look for a situation where an individual has wormed their way into the older person's life," Les says.

"Dad might have a new gardener or a friend from down the club who has moved in and that friend starts isolating the older person from other friends and family and service providers."

The isolation is actually a form of social abuse and it's a tactic used so no one else knows what's going on.

But family members have to tread carefully. They might become suspicious if their unattached and elderly dad takes up with a younger woman Les says.

"But that's being going on forever. It all depends on the older person's capacity. Maybe she is a gold-digging hussy, but maybe he wants a trophy wife to parade around the bowls club," he says.

"There's a real sense of entitlement in a number of calls where the younger person says, 'but that's my money.'"

What needs to be determined is: what are the older person's wishes? Are they being controlled?

When an accused cocaine smuggler asked his 81-year-old ex-mother-in-law



1300 551 997  
www.goseetouring.com

Please call us for full itinerary details  
Prefer to travel independently?  
Call us for a quote

a member of  
helloworld

TERMS & CONDITIONS \*Price is per person Twin Share fully inclusive. Single Supplement applies. Credit card surcharges apply. Deposit of AUD\$500-\$800 per person is required to secure tour. Tour requires a minimum number of passengers to depart. Prices may fluctuate if surcharges, fee, taxes or currency change. Prices current as at 12 May 2016. Go See Touring Pty Ltd T/A Go See Touring Member of Helloworld QLD Lic No: 3198772 ABN: 72 122 522 276

### Norfolk Island Pacific Triples Bowls Competition

HOSTED BY IAN SCHUBACK  
27 Sept - 4 Oct 2016

**\$1,695\***  
per person Twin Share ex  
BNE, Single  
supplement \$370

7 Nights Accom & Car Hire,  
Orientation Tour, Norfolk  
Island Pacific Triples &  
Welcome Function, Dinner  
& Master Coaching Class  
with Ian Schuback &  
Cameron Curtis, Pacific  
Triples Presentation Function



### Mountains & Melodies South Island NZ

HOSTED BY  
RODNEY VINCENT  
18 - 30 Oct 2016

**\$4,895\***  
per person Twin Share  
ex MEL, SYD, BNE, Single  
supplement \$1,275

12 Nights Accom, Cooked  
Breakfast Daily, Marlborough  
Wine Region, Abel Tasman  
National Park, Franz Josef  
Glacier, Skyline Gondola  
Queenstown, Cruise on  
Milford Sound, Mt Cook,  
Rodney Vincent Concert



### Kiwi Croquet Capers

ESCORTED TOUR  
29 Oct - 9 Nov 2016

**\$4,440\***  
per person Twin Share  
ex BNE, SYD, MEL, Single  
supplement \$1,150

11 Nights, Breakfast Daily,  
Auckland Sightseeing,  
Coromandel, Mt Maunganui,  
Rotorua, Tamaki Maori  
Village & Hangi, Lake Taupo,  
Tongariro National Park,  
Napier, Cape Kidnappers,  
Social Croquet



### Norfolk Island Jazzes it up

HOSTED BY THE  
WIZARD  
3 - 10 Dec 2016

**\$2,395\***  
per person Twin Share  
ex BNE, Single  
supplement \$450

7 Nights Accom, Car Hire &  
Breakfasts, Breakfast Bush  
Walk, Welcome Dinner, Pizza  
Night, Jazz Concert Dinners  
& Lunch, Orientation  
Tour, Gift Bag - Souvenir  
Programme, Polo Shirt, Gold  
Class Seating at all Concerts



### Chiang Mai Flower Festival

ESCORTED TOUR  
27 Jan - 8 Feb 2017

From  
**\$4,350\***  
per person Twin Share  
ex BNE, SYD, MEL, Single  
supplement \$650

11 Nights Bangkok, River Kwai,  
Chiang Rai, Chiang Mai, B'fast  
& dinner daily, Bridge on River  
Kwai, Death Railway, Hellfire  
Pass, Golden Triangle, Mae Fah  
Luang Gardens, White Temple,  
Maesa Elephant Camp, Chiang  
Mai Flower Festival



### Norfolk Island Our Way - Foundation Day

HOSTED BY THE  
WIZARD  
4 - 11 March 2017

**\$2,495\***  
per person Twin Share  
ex BNE, Single  
supplement \$550

7 Nights Accom, Car Hire,  
Some B'fasts & dinners,  
Bushwalk, Fletcher's Fate,  
Night as a Convict, Convict  
Settlement Tour, Behind the  
Hedges Tour, Foundation  
Day Celebrations, Settlement  
landing re-enactment





to sign over her house as security for his bail last year, a Southport magistrate said it was “a potential act of elder abuse”. The woman would have to perform a citizen’s arrest if her former son-in-law tried to skip bail and the magistrate doubted her affidavit in which she said it would not be “ruinous” to lose her home.

“I always thought I’d heard them all,” Les says. “But it never ceases to amaze me some of the things these families do.”

He recounts a typical call to the hotline involving a property dispute.

An older couple bought a family home with their son and his wife “giving them a helping hand because they were having difficulty getting into their first house”.

The property was purchased in the son’s name on the understanding the parents could live there.

The relationship started to break down so they built a flat at the back, which the parents also paid for.

Once the flat was built the son announced he was selling the property.

“The father doesn’t have any title and there’s going to have to be a civil court action,” he says.

“This man is desperate. He can’t afford to engage a lawyer and is relying

on a community legal service.” Older people can apply for protection orders under Queensland’s Domestic and Family Violence Protection Act 2012, which are available for non-physical abuse.

But EAPU helpline operators say older victims are reluctant to ask for a protection order against their own child.

“The idea of being alone when you’re old is appalling,” Val French says.

“Most old people need to have the security of people around them who can help them, be there for them. It would be awful to die alone.”

Brisbane is hosting the International Federation on Ageing Global Conference from June 21-23, and the city will be bathed in purple light mid-month in recognition of World Elder Abuse day on June 15.

The Australian Law Reform Commission will also release an issues paper on that day, calling for public submissions. In the meantime, Les Jackson and his team at EAPU are buckling up for another bumper year and Val French continues to despair at a world turned upside down.

“Imagine what it’s like to be an older person and the ones who let you down are the ones you love the best,” she says.

## ADVICE FROM THE Elder Abuse Prevention Unit

### For parents:

- Never sign anything without getting a legal opinion.
- When getting legal advice, use your own solicitor, not your children’s

### For children:

- Trust your instincts.
- If you think an older person is being isolated and exploited, call the Elder Abuse Helpline on 1300 651 192 for advice.

### Resources

Elder Abuse Prevention Unit  
Provides community education, staff training and telephone information and referral service for anyone witnessing or experiencing elder abuse.  
1300 651 192 [eapu.com.au](http://eapu.com.au)

### Seniors Legal and Support Services (SLASS)

Provides free legal and social work support for seniors experiencing elder abuse, mistreatment or financial exploitation, including:

- short-term counselling
- information on legal rights

- referral to other legal, consumer and support services
  - in some circumstances, representation in court or before tribunals
- (07) 3214 6333  
[caxton.org.au/sails\\_slass](http://caxton.org.au/sails_slass)

### Office of Public Trustee

Provides information about how Powers of Attorney work. Also prepares Powers of Attorney (fee charged).  
1300 360 044 [www.pt.qld.gov.au/enduring-power-of-attorney/](http://www.pt.qld.gov.au/enduring-power-of-attorney/)

### Guardianship Information Service

Free service provided by the Office of the Public Guardian to help people understand:

- the rights, responsibilities and legal requirements as an appointed guardian or informal decision-maker
  - the role and authority of a guardian
  - good decision-making practices.
- 1300 653 187 [publicguardian.qld.gov.au/adult-guardian/information-for-guardians](http://publicguardian.qld.gov.au/adult-guardian/information-for-guardians)



# WE PAY CASH

FOR ANTIQUES AND THE OLD AND INTERESTING

Call us today for on the spot cash sales.  
WE ARE CURRENTLY LOOKING TO BUY:

- China - Worcester, Moorcroft, Doulton, Shelley, all antique porcelain and pottery
- Watches and Clocks - Mantle, Wall, Grandfather, Carriage, Barometers, Gramophones
- Jewellery - Rings, Brooches, Bangles, Cameos, Locketts, Diamonds, Old gold and broken jewellery
- Coins and Banknotes - Oriental Antiques - Ivory - Jade
- War Medals and Souvenirs - Swords, Daggers, Bayonets, Flags, Trench art and postcards
- Coloured Glassware - Silverware - Bronzes - Australian Pottery - Native Artifacts

PETER MARTIN of LYNZAY ANTIQUES **FREECALL 1800 501 419**  
Licenced (SHD 5368) 47 YEARS TRADING

# Morning Tea

ON THE HIGH SEA

Enjoy a trip on the beautiful Brisbane River, indulge in a delicious Devonshire Tea and hear all about your wonderful City's history.

Departs daily at 10.30am from South Bank Parklands.

**\$20**  
Per Senior  
(Groups of 10 or more)

Includes  
1½ hr River Cruise  
Devonshire Tea  
Complimentary Souvenir Map

To receive this special offer, bookings are essential

Offer valid until 31/08/16

**Phone 0428 278 473** [www.rivercitycruises.com.au](http://www.rivercitycruises.com.au)



# MOBILE BUMPER REPAIR SERVICE

Bumper Scuffs  
Stone Chips  
Scrapes and Scratches

Minor Collision Damage  
Mobile Panels  
Paint Repairs

**We come to you!**  
Your car is ready in 2-3 hours.

Call for your obligation free quote today.

**BumperTech**  
MOBILE SERVICE

Ph: 0414 288 144 | [www.bumpertech.com.au](http://www.bumpertech.com.au)



PROBLEM X



SOLVED ✓



