




# Learning about the Law

## Lesson: Elder Law – Protecting Yourself and Your Money

### CLB 4 Instructional Package

2013


### Learning about the Law:



**Family Law**      **Young People and the Law**      **Elder Law**

This booklet will help you understand the laws that affect families, young people, and older people.




Know and exercise your legal rights and responsibilities under Canadian law.

 PEOPLE'S LAW SCHOOL THIS BOOKLET PROVIDES PUBLIC LEGAL INFORMATION ONLY. IF YOU NEED LEGAL ADVICE YOU SHOULD CONTACT A LEGAL PROFESSIONAL. **FREE**

## Lesson Plan: Protecting Yourself and Your Money (CLB 4)

### CLB Outcomes

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|  <b>CLB 4-III: Getting things done</b>    | Make and respond to a range of requests and offers (such as getting assistance, and asking for, offering, accepting or rejecting goods or services). |
|  <b>CLB 4-III: Getting things done</b>    | Get information from short business or service texts (such as brochures, notices, form letters and flyers).  |
|  <b>CLB 4-II: Reproducing Information</b> | Copy or record an expanded range of information from short texts for personal use.   |

### Content Outcomes

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- Identify ways of protecting oneself from identity theft and fraud
- Identify where to get more information about elder care

### Resources

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- People's Law School (PLS) booklet, *Elder Law*, p. 24-25
- PLS worksheets "Elder Law: Protecting Yourself and Your Money"
- Video, "When I'm 64 – Scams," <http://www.youtube.com/watch?v=2ar10qsMQto>
- Computer Lab (optional)

### External Resources and Referrals

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- For more information on elder law, visit [www.nidus.ca](http://www.nidus.ca)
- For information for seniors, visit <http://www.seniors.gc.ca/eng/index.shtml>
- For information on lists of scams to avoid, visit <http://www.competitionbureau.gc.ca/eic/site/cb-bc.nsf/eng/03627.html>
- Invite a guest speaker from BC Centre for Elder Advocacy and Support or Public Guardian and Trustee office to talk about the services they provide to seniors
- Visit an elders' care facility

### Assessment Plan and Tools

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- Self-assessment checklist

## Sample Lesson

Time	Tasks	Expected Outcome	Resources
10'	<p><b>Warm up</b></p> <ul style="list-style-type: none"> <li>In pairs or small groups, students talk about pictures</li> <li>Explain 'elder law'</li> <li>Assess level of knowledge in elder law</li> </ul>	<p>Generate interest</p> <p>Activate prior knowledge</p>	<p>PLS Worksheet: <b>Get Ready!</b></p>
25'	<p><b>View video and prepare for topic</b></p> <ul style="list-style-type: none"> <li>Students find the meanings of the words by asking one another, the teacher or looking them up</li> <li>Teacher goes over new vocabulary and students practice pronunciation</li> <li>Students watch video and answer questions</li> <li>Students discuss personal experiences</li> </ul>	<p>Prepare for topic of Elder Law</p> <p>Identify the main ideas and supporting details of the video material</p>	<p>PLS Worksheet: <b>Prepare and Listen!</b></p> <p><b>Video:</b> "When I'm 64 – Scams"</p>
20'	<p><b>Vocabulary practice</b></p> <ul style="list-style-type: none"> <li>Students guess the meaning of phrases</li> <li>Go over any new vocabulary, but encourage students to apply word attack strategies first:                             <ul style="list-style-type: none"> <li>Ask for peer support</li> <li>Look at base form of word</li> <li>Guess the meaning from context</li> <li>Look in monolingual dictionaries</li> </ul> </li> <li>Students fill in the blanks and then ask and answer the questions in pairs</li> </ul>	<p>Identify the function and meaning of new vocabulary items</p> <p>Use new vocabulary to ask and respond to questions</p>	<p>PLS Worksheet: <b>Vocabulary Practice!</b></p> <p><i>Elder Law</i>, p. 24-25.</p>
15'	<p><b>Pronunciation practice</b></p> <ul style="list-style-type: none"> <li>Review pronunciation rules for using 'not' in statements and contractions</li> <li>Students practice reading the sentences aloud</li> <li>In pairs, students make up sentences orally to practice pronunciation of 'not'</li> </ul>	<p>Become aware of the rules for pronunciation in contractions</p> <p>Practice pronunciation of 'not' in statements and contractions</p>	<p>PLS Worksheet: <b>Pronunciation Practice!</b></p>

15'	<p><b>Grammar practice</b></p> <ul style="list-style-type: none"> <li>Go over the rules and exceptions of the placement of 'not' in sentences related to the helping verb</li> <li>Students change positive statements into negative ones, using the correct form of negation</li> <li>Students practice pronunciation through reading statements aloud</li> </ul>	Understand rules for negation with 'not'	PLS Worksheet: <b>Language Focus!</b>
15'	<p><b>Research and write notes</b></p> <ul style="list-style-type: none"> <li>Students skim and scan PLS workbooks to create a dos and don'ts list for avoiding scams</li> <li>Students read out their lists for the whole class</li> <li>Have students listen and check off the statements they had that were the same as other groups</li> </ul>	<p>Copy or record an expanded range of information from short texts for personal use</p> <p>Listen for specific details</p>	<p>PLS Worksheet: <b>Tips to Remember!</b></p> <p><i>Elder Law</i>, p. 24-25</p>
20'	<p><b>Role play</b></p> <ul style="list-style-type: none"> <li>Teach and practice phrases to avoid scams</li> <li>Go over pronunciation</li> <li>Students practice the telephone dialogue in pairs</li> <li>Students work in pairs to role play telephone scam conversations, using the scenarios and phrases for responding</li> </ul>	Make and respond to a range of requests and offers	PLS Worksheet: <b>Act it out!</b>
20'	<p><b>Find out more</b></p> <ul style="list-style-type: none"> <li>Students look for more information about elder care by visiting a web site of BC Centre for Elder Advocacy and Support</li> </ul>	Get more information about elder care	<p>Computer Lab</p> <p><a href="http://bcceas.ca/information/">http://bcceas.ca/information/</a></p>
10'	<p><b>Self-Assessment</b></p> <ul style="list-style-type: none"> <li>Allow students to fill out self-assessment form independently</li> </ul>	Self-assessment	PLS Worksheet: <b>What did you learn?</b>

## Get Ready!

Look at the pictures below. Who do you see in these pictures? Who takes care of senior members of the family in your community? What problems do seniors usually need help with?

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<sup>1</sup> Images taken from Shutterstock.com

**Prepare and Listen!** Look at the vocabulary terms. Do you know the meanings of these words? Ask a partner, your teacher or look up the words in a dictionary. Watch the video “When I’m 64 – Scams” available at <http://www.youtube.com/watch?v=2ar10qsMQto> and answer the following questions:

**sweepstakes**

**scam**

**cruise**

**fees**

1. How did the woman receive the letter?
2. When can she collect the prize?
3. How much does she need to pay? Why?
4. Is her daughter happy about the letter? Why or why not?
5. What does her daughter think the letter is? Why?

**Discuss!** Discuss the questions with a partner.

1. Have you ever received scam messages on you cell phone or in the mail?
2. Do you know anybody who became a victim of a scam?

## Vocabulary Practice!

Look in the PLS booklet, p. 24-25 to find the following words or phrases. Work with a partner to guess the meaning of the words or phrases.

**to take advantage of**

**give out**

**caller ID**

**to trick people**

**paper shredder**

**identity theft**

**a target**

**passwords**

**contests**

Fill in the blanks with the words and phrases above and then ask and answer the questions with a partner.

1. Do you have \_\_\_\_\_ on your phone? Do you answer your phone if you don't recognize the phone number?
2. Do you know anyone how has experienced \_\_\_\_\_? What happened? Did they have to replace all of their documents?
3. What kinds of documents would you destroy by using a \_\_\_\_\_?
4. In your country, do people try \_\_\_\_\_ seniors through phone scams or fake \_\_\_\_\_ that say that you have won a prize? Are these situations common in your country?
5. How many \_\_\_\_\_ do you have to remember for your personal accounts and information?
6. What are some ways that criminals try \_\_\_\_\_? Do you know anyone who has experienced any of these situations?
7. Is it common in your country to \_\_\_\_\_ personal information over the phone or through emails?
8. How often are seniors \_\_\_\_\_ for crimes in your country?

## Pronunciation Practice!

Look at the rules for pronunciation of 'not'. Practice saying the sentences with the correct pronunciation.

**Pronunciation Rule:** In a sentence, 'not' receives the stress; when contracted, the stress moves to the helping verb

He is **not** an honest person

He **isn't** an honest person.

Do **not** give out information over the phone.

**Do**n't give out information over the phone.

I can**not** remember the password.

I **can't** remember the password.

You should **not** throw your credit card statements in the garbage.

You **should**n't throw your credit card statements in the garbage.

Tom did **not** believe the phone scam.

Tom **di**dn't believe the phone scam.

The store will **not** provide a refund.

The store **w**on't provide a refund.

**Practice!** With a partner, take turns making up sentences using the following forms.

should not

shouldn't

could not

couldn't

would not

wouldn't

will not

won't

cannot

can't

do not

don't

is not

isn't

has not

hasn't



## Language Focus!

Look at the following rules for 'not' in English.

Grammar Rule:	Examples:
<p>Place 'not' after the first helping verb</p> <p><i>Exceptions:</i></p> <ul style="list-style-type: none"><li>• with simple present and simple past verb forms with no helper, use do/does/did</li><li>• when the 'be' verb is the main verb, no helper is needed</li></ul>	<p>I will <u>not</u> buy that product.</p> <p>They <u>do not</u> like telemarketers.</p> <p>She is <u>not</u> a newcomer to Canada.</p>

**Practice!** Change the following positive statements into negative ones. Read them aloud and practice your pronunciation.

1. You should give your credit card information to anyone who asks.
2. It is good to send cash advances.
3. Keep your personal information in a place where people can easily find it.
4. Most phone calls that claim you have won something are real contests.
5. It's safe to provide personal information to people over the phone.
6. Criminals care about elderly people and will try to protect them.
7. You have to answer the phone if you don't recognize the caller ID.

## Tips to Remember!

Read the PLS Workbook, p.24-25. With a partner, make a list of dos and don'ts to avoid scams. Share your list with the class.



<b>Dos</b>	<b>Don'ts</b>
<i>be careful with your personal information</i>	<i>don't keep passwords in your wallet</i>

## Act it out!

Read through the telephone scam conversation with a partner.

A: "Hello, can I speak to \_\_\_\_\_, please."

B: "Yes, this is her/him."

A: "Congratulations, you've won a trip to Florida!"

B: "Who's calling, and how did you get this number?"

A: "This is Travel Fun Centre. For you to claim your prize, I will just need your credit card information."

B: "I'm sorry, I don't give out that information over the phone."

A: "Okay, well you can't claim your prize if you don't provide that information. Don't worry, you will only have to pay \$200.00 for processing fees but the trip is free."

B: "No, I'm not interested, thank you. Goodbye."

## Telephone Scams

### Helpful phrases to avoid scams

- How did you get this number?
- Who's calling?
- What is your number?
- I'm sorry. I don't have time to talk right now.
- I don't have that information right now.
- I will call you back.
- I'm sorry. I don't give out that information over the phone.
- Sorry, I can't talk now. Goodbye!
- I'm not interested.

## Role Play!

Choose a scenario below and role play a telephone conversation. Use the phrases in the box to respond to the telephone scams.

<b>you won a free cruise to Alaska/need to provide your credit card information</b>	<b>you won \$10,000/need your bank account information to deposit the money</b>	<b>a charity needs money to help a poor family receive an operation/need \$2,000 cash in advance/will pay it back</b>
<b>you have money in an account that can be claimed/need your SIN number in order to claim it</b>	<b>a relative left you an inheritance/need your SIN number to claim the money</b>	<b>you won a prize/need your credit card information</b>

## Find out More!

Use a computer at school or at home to find out the following information. Go to the website of BC Centre for Elder Advocacy and Support <http://bcceas.ca/information/> and click on 'Information' on the menu bar.

1. Where can you report elder abuse and neglect?

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2. What organizations provide legal help for seniors?

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3. What benefits and programs are available for seniors?

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4. Where can you get low cost dental treatment?

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5. What housing programs are available for seniors?

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6. What discount transportation services are available for seniors?

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## What did you learn?

Fill this out on your own.

	Yes, I can do this on my own.	I need to review this.	I can't do this yet.
I know how to protect myself from scam.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I know how to avoid identity theft.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I can give and respond to requests and offers.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I can find information about elder care in PLS booklet.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I can research information about programs and services available for seniors online.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I can make a list of dos and don'ts.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

What else did you learn today? What other questions do you have about elder care?

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## Prepare and Listen!

### ANSWER KEY

1. How did the woman receive the letter?  
*In the mail*
2. When can she collect the prize?  
*After she pays for service and processing fees*
3. How much does she need to pay?  
*\$500.00*
4. Is her daughter happy about the letter?  
*No*
5. What does her daughter think the letter is?  
*A sweepstakes scam*

## Vocabulary Practice!

### ANSWER KEY

1. Do you have caller ID on your phone? Do you answer your phone if you don't recognize the phone number?
2. Do you know anyone how has experienced identity theft? What happened? Did they have to replace all of their documents?
3. What kinds of documents would you destroy by using a paper shredder?
4. In your country, do people try to take advantage of seniors through phone scams or fake contests that say that you have won a prize? Are these situations common in your country?
5. How many passwords do you have to remember for your personal accounts and information?
6. What are some ways that criminals try to trick people? Do you know anyone who has experienced any of these situations?
7. Is it common in your country to give out personal information over the phone or through emails?
8. How often are seniors a target for crimes in your country?



## Language Focus!

### ANSWER KEY

1. You should give your credit card information to anyone who asks.  
*You shouldn't give your credit card information to anyone who asks.*  
*You should never give your credit card information to anyone who asks.*
2. It is good to send cash advances.  
*It isn't good to send cash advances.*
3. Keep your personal information in a place where people can easily find it.  
*Never keep your personal information in a place where people can easily find it.*  
*Don't keep your personal information in a place where people can easily find it.*
4. Most phone calls that claim you have won something are real contests.  
*Most phone calls that claim you have won something aren't real contest.*
5. It's safe to provide personal information to people over the phone.  
*It isn't safe to provide personal information to people over the phone.*  
*It's never safe to provide personal information to people over the phone.*
6. Criminals care about elderly people and will try to protect them.  
*Criminals don't care about elderly people and won't try to protect them.*
7. You have to answer the phone if you don't recognize the caller ID.  
*You don't have to answer the phone if you don't recognize the caller ID.*  
*\*Never answer the phone if you don't recognize the caller ID.*

## Tips to Remember! ANSWER KEY

<b>Dos</b>	<b>Don'ts</b>
<i>be careful with your personal information</i>	<i>don't keep passwords in your wallet</i>
<i>protect yourself and your money</i>	<i>never give out SIN number, credit card or bank account information</i>
<i>be careful when you throw away credit card statements and grocery receipts</i>	<i>don't keep passwords in your wallet</i>
<i>tear receipts up</i>	<i>don't give out personal information over the phone or by email</i>
<i>put personal documents through a paper shredder</i>	<i>don't answer calls if you don't know the caller ID number</i>
<i>keep passwords and bank cards separate</i>	<i>don't sign anything that you don't understand</i>
<i>store passwords in a safe place</i>	
<i>check caller ID to see if you recognize the phone number</i>	
<i>ignore the call if you don't recognize the number</i>	
<i>register for the national Do Not Call List</i>	
<i>visit <a href="http://www.innate-dncl.gc.ca/index-eng">www.innate-dncl.gc.ca/index-eng</a></i>	
<i>talk to a legal advisor or lawyer before signing any legal documents</i>	