

Staying safe *in our senior years*

By Deb Jenkins, RN, BScN, MN



There are many times in our lives when we worry about being safe. One of those times is as we get older. Staying safe includes our physical safety, our financial safety and our security both at home and away. It can involve things that are functional in nature (such as not falling) or the need to stay safe in the presence of others.

Physical safety

Functional safety—such as being sure not to fall, slip or trip inside or outside our homes—is critical to remaining healthy as we age. An injury due to a fall is one of the main reasons for hospitalization in adults over 65 years. Here are a few ways you can ensure you don't fall in your own home:

1. Remove throw rugs that might cause you to trip.
2. Be sure that secure hand railings are positioned on all stairwells. Grab bars should be present in the tub and shower areas to help with getting in and out when bathing. A seat in the shower is also a good idea in case you get a little light-headed or lose your balance.
3. Keep extension cords out of the way.
4. Wear good-fitting shoes or slippers both inside and outside the home so that you don't stumble. Although soft slippers are comfortable to wear, as we age they may not be safe or practical. Rubber soled footwear is the safest.
5. During inclement weather, especially in the winter, it is important to keep sidewalks and driveways clear. If you can't shovel yourself, there is usually a student who would really enjoy making a bit of extra money in exchange

for keeping your walks clear. Help is also available, for some seniors, through Veterans Affairs or local community services.

6. Consider fire prevention. Check smoke detectors and change their batteries regularly. Never leave the stove on if you're not in the room. Keep clutter out of high traffic areas such as stairs and hallways—in case of a fire, you need to have a clear and direct way to leave the house without tripping over something.

Financial safety

Security around money matters is necessary long before we get older, but it becomes a real priority when folks have trouble taking care of their own affairs. Finding someone you trust to help with your affairs can be difficult and, if necessary, it should be determined with the help of an accountant or lawyer. Power of attorney for both personal care and property are formal documents that should be drawn

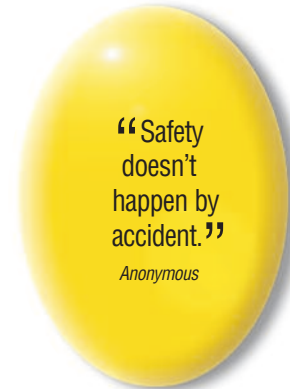
up before they become necessary. Keep them in a safe place and make sure family members or close friends know where they are.

If you have a son or daughter whom you trust completely, consider allowing them to help you make decisions around banking, investments and housing. It may also be wise to get a second opinion before making any significant purchases or before you sign any agreements or contracts.

Safety at home...

When you live alone or are going out and coming back on your own, it's a good idea to be aware of others around you. Keep your doors locked at all times and consider having an alarm system installed. Owning a dog can be fun and offers a feeling of security. Dogs are usually alert and will let you know in an instant if something isn't quite right.

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“A vacation is having nothing to do and all day to do it in.”

Robert Orben

...And away

If you are going on vacation, it is best to have someone come and pick up your mail, water your plants, check for routine maintenance issues and even care for your pets. This ensures someone is always coming and going at your home and changing up the routine so others aren't as able to figure it out. Having the driveway shovelled and the grass trimmed keeps up the presence of someone in the home.

During your vacation, consider taking only the necessary credit cards, bank cards and papers, such as a passport or medical letter. These items should be in your carry-on items if you are flying. When you arrive, do not leave

them in the hotel or motel unless they can be locked in a safe in the room or at the front desk. The same applies to cash or traveler's checks—they are safest with you.

Keeping safe when you're out and about

If you are still driving yourself, go out and return in the daylight hours as much as possible. When you go out at night, park in a well-lit area and close to other cars. Going out with a friend is always a safer idea. Have your key in hand to get in the car quickly and lock the door as soon as you're inside. We sometimes like to “fuss” over our belongings after we get in the car, but it's best to do that once the car door is safely secured. Invest in a cell phone and keep it with you at all times, even if it's not turned on. If anything happens, help is only a call away.

Having your banking organized before you arrive at the machine and even having your deposit ready to go in a banking envelope can shorten the task. Keep any passwords secure, change them from time to time and ensure they can't be easily figured out by others (mix up letters and numbers and avoid using birthdays).



Tips for preventing fraud and identity theft

- Don't give your credit card number to anyone calling you. If it's really the credit card company calling, they will already have your card number.
- When purchasing goods online, make sure the website you're visiting uses a secure payment method such as PayPal or Verified by Visa.
- Keep an eye on your bank account and credit card balances. This can be done easily with online banking, which is now offered by most banking institutions. If something looks strange, report it to your bank immediately.
- Protect your pin when you're using an ATM or purchasing something with your debit or credit card.
- Don't open emails from sources you're unfamiliar with.
- If you're throwing away documents with personal information on them, make sure to tear them up or shred them first.
- Use different passwords for banking, email and other online accounts.
- Report lost or stolen credit and debit cards immediately.
- Don't use your social security number card for identification.

Keep in touch

One last suggestion for staying safe is to regularly keep in contact with your family and friends. Let others know if you will be away or making a change in routine. It is particularly important to let others know when you're feeling unwell. If you have a small social network, such as a church congregation, card group or seniors' club, the members will be aware if you are not in attendance at a meeting or service and can check on you.

Growing older doesn't have to mean a loss of independence. When you educate yourself about the risks you are facing, you can prepare for and avoid them. In fact, if you make wise decisions now and work with people you trust to protect your financial and physical well-being, you will be able to stay comfortable, safe and independent throughout your life. ●



Deb Jenkins, RN, BScN, MN, is a long-standing nurse with the elderly and is the co-leader of a continence collaborative in long-term care.