

Making your workplace dementia friendly

Information for financial professionals



Building better communities, one grant at a time.



**Dementia-Friendly
Communities**

Building a dementia-friendly B.C.

Alzheimer Society
BRITISH COLUMBIA

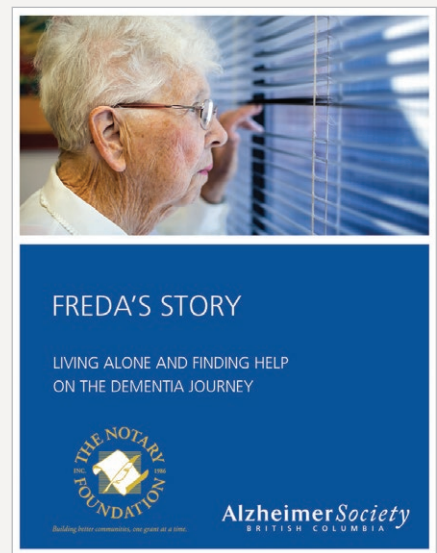
INTRODUCTION

More than 70,000 people in British Columbia currently live with dementia. Without a cure, this number is expected to more than double by 2038. Many people with dementia live in the community for a long time and are able to maintain a good quality of life with some support. Banks, credit unions and other financial institutions are often frequented by people long after they receive a diagnosis of dementia.

Everyone has a responsibility to help make their community dementia friendly. Dementia-friendly communities are those which support people to be engaged and active where they work, live and play. This resource will help you to:

- Understand and recognize the signs of dementia.
- Learn how to communicate in an effective, respectful way.
- Think about specific ways you can support a person with dementia in your work and how your office may become more dementia friendly.

This resource can be read alongside “Freda’s Story,” a booklet about people with dementia who live independently without a close support network. “Freda” has some acquaintances but no one in her life who she would call a close friend and no connections to social, community or faith groups. The people Freda interacts with in her community have noticed that her memory problems are getting worse. We will refer to Freda throughout this resource.



FREDA AND FINANCIAL PROFESSIONALS

Freda may interact with someone like you for many reasons. She may be:

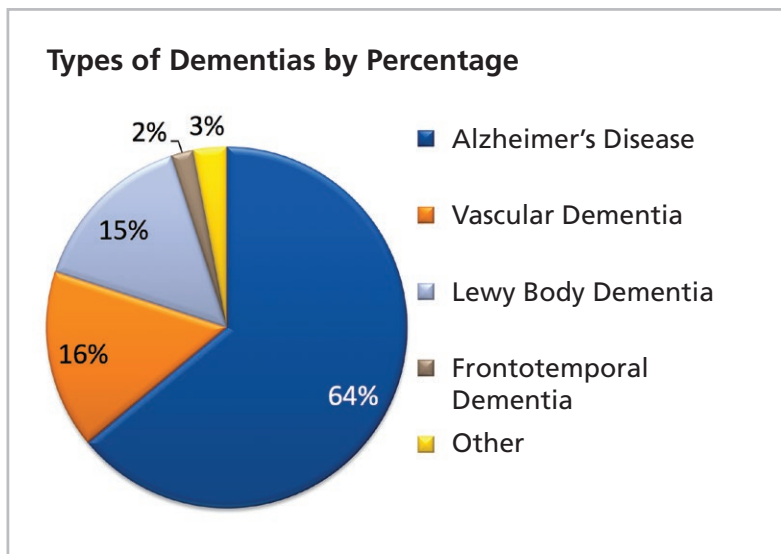
- Doing everyday banking.
- Managing investments or retirement income.
- Managing her wealth.
- The victim of financial abuse.
- In financial trouble. For example, she may have forgotten to pay her bills on time.

She may find these experiences frightening, confusing and stressful. She may need emotional support, more time than usual to process information or questions asked of her in a specific way.

If you understand what dementia is and what its signs are, you may be able to better support someone like Freda and even enhance her comprehension when it comes to managing her finances.

UNDERSTANDING DEMENTIA

The word dementia is an umbrella term that refers to many different diseases. Different types of dementia are caused by various physical changes in the brain. Alzheimer's disease is the most common, accounting for approximately two-thirds of all dementias. Other types of dementia include:



- Vascular dementia
- Lewy body dementia
- Frontotemporal dementia, including Pick's disease
- Others, including Creutzfeldt-Jakob disease

A person's risk for developing dementia increases as they age. However, dementia does not only affect older adults. It is estimated that over 10,000 people with dementia in B.C. are under the age of 65.

In some cases, a person can appear to have dementia but the symptoms (including memory loss, confusion or disorientation) can actually be attributed to another medical cause such as medication changes, a urinary tract infection or a vitamin deficiency. In such cases the symptoms may be reversible. However, in general, dementia is progressive, which means that Freda's symptoms will get worse over time.

SIGNS OF DEMENTIA AND COMMUNICATION STRATEGIES

It is not always immediately evident that a person has dementia. Everyone’s dementia journey is unique, with different strengths, abilities and challenges along the disease trajectory. Some individuals will disclose that they have a diagnosis of dementia or that they are having memory problems; others will not. Every person with dementia is entitled to be treated with dignity and respect, regardless of the challenges they might be experiencing.

Signs that someone may be experiencing symptoms of dementia and strategies for responding in a supportive way include:

Signs	Communication Strategies
<p>Problems with memory. As the disease progresses, Freda may forget things more often, especially more recent experiences. For example, she may withdraw sums of money several times in one day, forget to pay a bill or call several times with the same trading suggestions regarding her stock portfolio. She may also have challenges recalling information from a previous meeting or appointment.</p>	<ul style="list-style-type: none"> • Do not argue. If Freda does not remember receiving a bill it may be because she is no longer able to properly store that memory due to changes in her brain. • Unless her safety or security is at risk, try to adjust to Freda’s reality because she may no longer be able to adjust to yours. Try responding to her feelings, not necessarily the stories she is sharing. For example, if she feels that you forgot to send the bill it is better to apologize to her and acknowledge that she feels frustrated (her reality) than to try to convince her that the bill was sent (your reality). • TIP: Freda might want to put a limit on the amount of money or number of times that she can withdraw funds from her account in a given time period. • TIP: Some people may choose to set up a joint account with a trusted family member or friend who can help them manage their finances. • TIP: Freda may want to consider setting up automatic payments for regular debits from her account. • TIP: Freda may need assistance in creating a PIN that is easy for her to recall.



Signs	Communication Strategies
<p>Difficulty with familiar tasks. Challenges in abstract or sequential thinking may cause Freda to have trouble with tasks that were previously familiar to her. Completing paperwork necessary for managing investments or following the prompts provided by an ATM machine may be difficult.</p>	<ul style="list-style-type: none"> • If you are providing instructions, speak slowly in simple language and provide one message at a time. This gives more time to digest the information and complete a task. • Try demonstrating rather than providing directions verbally. • Be patient and supportive. Consider bringing Freda to a teller where she can be helped by a person. • If possible, bring Freda to a quieter space where it is easier to concentrate.
<p>Inability to follow a conversation or find the right words. Everyone has trouble finding the right word sometimes, but Freda may frequently forget simple words or substitute a less appropriate word for the one she really wants. This can make her sentences or accounts of events difficult to understand.</p>	<ul style="list-style-type: none"> • When possible and appropriate use closed-ended or “yes” or “no” questions, such as, “Would you like to make a withdrawal?” rather than “What can I do for you today?” • Ask Freda’s permission to help her find the right word. • Repeat the question a different way, or try again later. • Don’t rush: this may mean booking a longer appointment or meeting.

Signs	Communication Strategies
<p>Disorientation of time or place. It's normal to briefly forget the day of the week or your destination. But Freda may become lost in a familiar place and not know how she got there or how to get home. A newly renovated branch, for example, may be particularly confusing.</p>	<ul style="list-style-type: none"> • If you have concerns about Freda's ability to get home safely, ask her how she is planning to travel. With her permission, it might be necessary to wait with her until her transportation arrives. • IMPORTANT: If you notice that a person is pacing, standing still or looking around for a long period of time, they may be lost and disoriented, sometimes referred to as "wandering." Wandering can be very dangerous and is an emergency. Ask the person if they need help, or if there is a family member you can call. If they refuse your help and you are still concerned, or if they cannot recall a family member's information, stay close by and call 9-1-1 right away.



Signs	Communication Strategies
<p>Poor judgment. Freda may experience decreased judgment and her behaviour may change from what you've known in the past. For example, she may experience less social inhibition or make unwise financial decisions.</p>	<ul style="list-style-type: none"> • Make suggestions tactfully. For example, instead of saying, "Freda, why do you want to withdraw that much? You will put your account into overdraft," you may say something like, "I've just noticed that this transfer might overdraw your account. Can we transfer a lesser amount?" • Changes to certain parts of the brain can result in behaviour that is socially inappropriate such as swearing or inappropriate comments. Avoid drawing attention to the behaviour or criticizing it.
<p>Problems with abstract thinking. Freda may have challenges with tasks that require abstract thinking. This may make answering open-ended questions difficult. It may also be challenging to make sense of symbols or images.</p>	<ul style="list-style-type: none"> • Try to use straightforward language. Avoid metaphors, for example: "A bird in the hand is worth two in the bush," or "Money doesn't grow on trees." • Stay positive and friendly, but avoid jokes or sarcasm, as these require abstract thinking skills. • Be compassionate and treat the person as normally as possible. For example, if Freda is using her library card at an ATM, suggest that she try another card, as if it happens often.
<p>Challenges in mood or behaviour. Everyone experiences changes in mood. But a person with dementia can sometimes become suspicious, withdrawn or even more outgoing than before. Over time Freda may become angry, more apathetic, fearful or even paranoid. She may, for example, think that someone is stealing from her account or that you are doing something dishonest.</p>	<ul style="list-style-type: none"> • Adapt to the changes the person is experiencing. Like all of us, people with dementia will have good days and bad days. If Freda is having a bad day it may be helpful to reschedule an appointment. • If you feel that Freda may be angry or upset it can be helpful to acknowledge her feelings. • If you feel that Freda may be experiencing abuse or neglect, it is important that you report this. For more information, see page 9.

Other tips for communication.

- Remember to make eye contact. If you are making notes or using the computer, take a break and make sure to look at the person.
- A person's ability to understand body language is often maintained for a long time along the dementia journey. Take note of your body language and tone of voice. Keep positive and watch your gestures, facial expressions and posture.
- If possible, sit beside Freda rather than behind a desk to make her feel more comfortable.
- It may be necessary to remind someone to put on their glasses or turn on their hearing aid, but do not assume that every person with dementia has a visual or hearing impairment.
- Always speak to the person with dignity and respect.
- Avoid using "elder-speak" or baby talk (for example, "sweetie" or "dear").
- Never speak about the person as if they are not there.
- TIP: Over time it might become difficult for a person with dementia to maintain a consistent signature. Other forms of identity verification, such as keeping copies of photo identification in Freda's file, might be helpful.
- TIP: At a certain point, you might want to ask Freda if she has ever considered putting legal tools in place so that someone can help her with her finances. You might also ask if she has considered having a trusted family member, friend or representative attend important meetings with her; you might say, for example: "Sometimes this is all a lot to take in. Is there someone who you would like to come with you to meetings like this one?"

ISSUES OF CAPABILITY OR ABUSE

Financial professionals who interact with Freda may have concerns about her ability to make decisions about her money. Whenever possible, concentrate on Freda's strengths, abilities and the ways she can continue to make her own decisions. Even if a person tells you that they have dementia they should be considered capable of making decisions about their financial affairs and of understanding the consequences of their decisions, until the contrary is demonstrated (for more information see B.C.'s [Power of Attorney Act](#)).

When assessing capacity, consider whether there are changes in behaviour or conduct which might suggest changes in capacity. Determine whether Freda appears to be acting on her own decisions or being influenced by others. You may want to consider meeting with Freda alone to assess her capacity and consent with respect to her banking. It is important to remember that:

- There is a different test of legal capability for the various actions Freda may want to take.
- Capability can change over time. Freda may lack capability to undertake an action one day, but she may be capable of that action the next day.

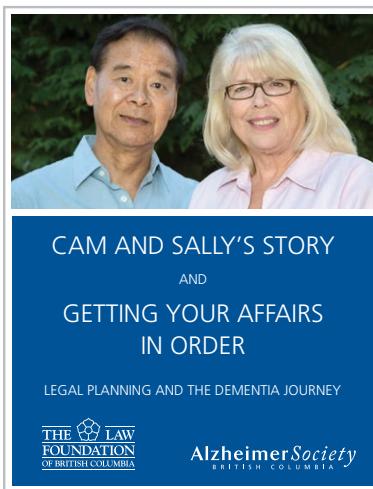
When Freda becomes unable to make her own financial decisions without support there are legal tools which can help others carry out her wishes. An enduring power of attorney or a representation agreement, section 7, enables a person with dementia to appoint a family member or close friend to make certain financial decisions on their behalf. Freda's financial institution should take steps to verify the validity of the power of attorney or representation agreement that is being used by a friend or family member; speak to your internal expert if you have concerns.

- An **enduring power of attorney** is a legal document that allows one person (called the "donor") to appoint another person (called the "attorney") to make financial decisions on his or her behalf both before and after the donor becomes "mentally incapable" (a legal term). It is called "enduring" because it will continue to be in effect when the donor is no longer mentally capable.
- **Representation agreements** are legal documents in which one person (the "donor") appoints another person (the "representative") to make health-care, personal and, in the case of a section 7 representation agreement, routine financial decisions on his or her behalf.



Choosing someone to appoint as a power of attorney and/or representative is a very important decision. Freda must choose someone she trusts and who understands and respects her values, beliefs and preferences. Under a power of attorney, the attorney has a legal obligation to act in the best interest of their donor, who in this instance would be Freda. According to the Power of Attorney Act, an attorney must take into account the adult's current wishes, known beliefs and values and any directions set out by the adult in their enduring power of attorney. For this reason her attorney could not take steps with respect to Freda's assets for their own personal benefit. Early planning is often best, but if there is no one in her life to take on the role of attorney or representative, or if planning is left too late, a committee may be appointed for Freda by the court.

- A **committee** is the legal term for guardian in British Columbia. If a person loses his or her ability to make decisions without having a power of attorney and/or a representation agreement in place, then a committee will need to be appointed as a substitute decision-maker. Committees are required to keep detailed records and, unlike attorneys or representatives, they are also required to provide regular reports to the Public Guardian and Trustee about their dealings with the person's money and property. In some cases they may also be required to provide a report to the court.



People with dementia or caregivers who would like to explore options for personal, legal, health and financial planning can download "[Freda's Story: Living Alone and Finding Help on the Dementia Journey](#)" or "[Cam and Sally's Story and Getting Your Affairs in Order.](#)" You can also contact your local Alzheimer Resource Centre for more information (see contact information in Resources section).

If you suspect that a person with dementia is being abused financially, emotionally or physically by a family member, friend or stranger, it is important that you report this using the protocol that exists in your workplace, by contacting the police or by visiting the Office of the Public Guardian and Trustee. Remember that when reporting suspected financial abuse, you must respect the client's privacy and confidentiality at all times. This means only disclosing facts necessary to conduct an investigation relating to the suspected financial abuse.

If you suspect that a person is abusing a power of attorney, the Office of the Public Guardian and Trustee can request an accounting from the attorney. They will also take steps to protect the person and his or her assets, if necessary. In some cases, the power of attorney will be revoked.

Individual financial institutions may also have internal processes or protocols relating to the issues addressed above. Consider consulting with your supervisor if you are not sure what they include.

TIPS TO HELP MAKE YOUR WORKPLACE DEMENTIA FRIENDLY

Here are some more dementia-friendly actions you can implement in your physical office space, in your day-to-day activities and within your organization.

PHYSICAL LAYOUT

- Designate a quiet space away from background noise where it is easier to have a conversation.
- Avoid cluttered spaces; it can be challenging to concentrate with too much visual stimulation.
- Ensure lighting is adequate. Poor lighting can make the environment confusing or even scary.
- If possible, make sure signage for washrooms and other important areas is large and clear. Verbal directions may be forgotten quickly and people with dementia may accidentally leave a building or area if there are not clear signs to help them find their way.
- Limit background music or other noises. If possible, turn off your phone or forward your calls.
- Think about whether certain times of day are better when scheduling appointments. For example, some people with dementia experience "sundowning," a phenomenon which results in greater disorientation or confusion later in the day. In these cases, late afternoon or early evening appointments should be avoided.

DAY-TO-DAY ACTIVITIES

- Consider sending out a courtesy reminder with a checklist of what to bring to an appointment.
- If possible, follow up by phone the day before or the day of the appointment.
- Tactfully ask if the person has travel arrangements to get them to and from the appointment.
- If possible, send any documents for signature to the client in advance of the appointment. In some cases printing documents in larger font can be helpful.
- Encourage the person to take notes if they are able to do so without getting frustrated.
- After meeting with the client consider supplying a brief, simple written summary of what was discussed, for example: *It was a pleasure meeting with you on Tuesday, May 5, 2015. We reviewed your accounts and decided to transfer the funds from your savings account to your chequing account and to then close your savings account.*
- Consider taking notes about your interactions after you meet with the client.

WITHIN THE ORGANIZATION

- Everyone in your organization has a role to play in contributing to a dementia-friendly community. Ensuring that all staff know how to recognize dementia and communicate appropriately is key to creating a workplace that is supportive and inclusive of people with dementia.
- Start to create an organizational awareness about dementia by sharing this booklet, by contacting the Alzheimer Society of B.C. for more information or by asking the Society to deliver a Dementia Friends education session at your workplace.
- Designate a person at your workplace to be the “go-to” person about dementia. Ideally, this person would mentor others and help other staff to identify that someone is having challenges.



RESOURCES FOR FURTHER INFORMATION

Alzheimer Society of B.C.

The Alzheimer Society of B.C. is dedicated to helping people build the knowledge, skills and confidence to live well with dementia. The Society is available to answer questions and help you find the professional assistance you need.

- Visit our website to find a Resource Centre in your area for information about dementia: www.alzheimerbc.org.
- Call the First Link® Dementia Helpline, a province-wide service for people with dementia, their caregivers, family and friends: 1-800-936-6033 or 604-681-8651.
- E-mail us at dementiafriendlybc@alzheimerbc.org for more information about making your organization dementia friendly.

BC211

A source to find community, social and government services. Free, confidential, multi-lingual and available 24/7.

www.bc211.ca

Call: 2-1-1

BC Centre for Elder & Advocacy Support (BCCEAS)

BCCEAS works to prevent elder abuse and to provide assistance and support to older adults that are, or may be, abused and those whose rights have been violated.

www.bcceas.ca

Call toll-free: 1-866-437-1940 or 604-437-1940

- Seniors Abuse & Information Line
Older adults, and those who care about them, can call the Seniors Abuse & Information Line (SAIL) to talk to someone about situations where they feel they are being abused or mistreated or to receive information about elder abuse prevention.
Call toll-free: 1-855-306-1443 or 604-428-3359

BC Notaries

Find a Notary Public office in your community.

www.notaries.bc.ca

Call toll-free: 1-800-663-0343 or 604-681-4516

Canadian Centre for Elder Law

A national, non-profit body dedicated to exploring the particular legal issues which affect older Canadians.

www.bcli.org/ccel

Call: 604-822-0142

Canadian Network for the Prevention of Elder Abuse

A national non-profit organization focused on elder abuse prevention and response
www.cnpea.ca

HealthLink BC

24-hour health information line, medical advice, assistance with navigating the system, and a translation service in 130 languages.

www.healthlinkbc.ca

Call 8-1-1 or 7-1-1 for deaf and hearing-impaired assistance (TTY)

MedicAlert® Safely Home®

A nationwide program designed to help identify the person who is lost and assist in a safe return home. This is a partnership between the Alzheimer Society of Canada and MedicAlert.

www.medicalert.ca/safelyhome

Call toll-free: 1-855-581-3794

Nidus Personal Planning Resource Centre and Registry

Personal planning resources and assistance.

www.nidus.ca

Call toll-free: 1-877-267-5552 or 604-408-7414

Public Guardian and Trustee of British Columbia

Assistance for adults who need support for financial and personal decision-making.

www.trustee.bc.ca

Call toll-free: 1-800-663-7867, 604-660-4444 (Vancouver area),
or 250-387-6121 (Victoria area)

Wills Clinic Project

Access Pro Bono, in partnership with the federal Department of Justice and the provincial Ministry of Justice, operates a weekly Will and Representation Agreement preparation clinic at the Vancouver Justice Access Centre for low income seniors (ages 55+) and people with terminal illnesses.

www.accessprobono.ca/willsclinic

Call: 604-424-9600

ACKNOWLEDGEMENTS

We thank the Notary Foundation of British Columbia for their support of this project.

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