



Canadian Hard of Hearing Association North Shore Branch

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September and December by CHHA – North Shore Branch,
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Mountain Ear

Prez Mez

by Mike Hocevar

Greetings to everyone. In this summer issue of our newsletter I would like to report that the CHHA North Shore Branch is establishing an annual \$1000 bursary to be administered by Capilano University to provide financial aid to a student with hearing impairment studying at that institution. This is in addition to the \$1000 scholarship that we established last fall with CHHA National. The scholarship will be presented at the annual conference of the Canadian Hard of Hearing Association when it is held in Edmonton this September. The funds for these have been made available through a generous bequest to our Branch from the estate of Carrell Hearn, a long time member who passed away in 2014. The scholarship is named in honour of Carrell Hearn and the bursary is to honour Henry Romain also a member and long time board member who passed away in 2016.

As we head into the summer break, it's really nice to report that our monthly Sound Advice sessions were well attended over the past year. The last one before the summer break is on Friday June 1st and we will be starting again on Friday September 7th. Flo Spratt and Hugh Hetherington don't disappoint in providing tips and technical advice on hard of hearing issues.

I also want to report changes we have made to our evening guest speaker program. These occur five times a year at the Summerhill retirement residence in North Vancouver. For the November and Febru-

ary meetings we have decided to hold Sound Advice sessions with Hugh and Flo presenting this workshop for those who are unable to attend the daytime first Friday sessions. The April, June and September AGM will continue with invited guests to speak on many topics of interest to the hard of hearing. Last year's lineup included talks on tinnitus, hearing

June Presentation

**Monday, June 18, 2018
7:00 pm at the Summerhill
135 West 15th Street,
North Vancouver**

Special Guest Speaker

Glen Grigg, Ph.D., R.C.C.

**Is a practicing Psychotherapist,
a professor of Psychology at City University
of Seattle in Vancouver,
and a Consultant to Several Health Authorities**

Topic

**“Feeling Safe—Connecting
Hearing to Your Inner Watch Dog”**

Everyone Welcome

Wheelchair and Hearing

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tests, and an entertaining and informative talk by Gael Hannan, our keynote speaker at the September AGM.

With the support of a local hearing clinic and instructor, Lisa Dillon Edgett from Vancouver Community College (VCC), we have been able to bring VCC's acclaimed speechreading course to the North Shore. The current course is being held on Tuesday afternoons from April 10 until June 26 at the West Vancouver Seniors' Activity Centre. VCC will consider future outreach courses if enough participants come forward. You can put your name down for a future course by contacting Lisa via email at:

ldillonedgett@vcc.ca or by phone at 604-871-7348.

On behalf of our members and Board, I would like to wish past guest speaker, Dan Paccioretti of Phonak Canada our best wishes on his recent retirement. Dan has provided us with many informative presentations over the years and has impressed us with his background as an audiologist, teacher and manager with Phonak Canada. He has been a very effective and engaging speaker on hearing aids, FM systems and the Phonak Roger Pen system.

It's worth mentioning that at our directors' board meetings, Hugh presents a branch activity hi-light report. A regular feature of these reports is his volunteer work in helping people in the setup of their TV streamers. You will recall his article in the last issue of the Mountain Ear. Hugh has also advised and assisted some local churches to install loop systems. It's all in the spirit of us helping out in our community in little but life enhancing ways. For myself, being in a White Cane group on vision impairment issues, I have been able to share my knowledge about hearing aids and assistive devices gained here in the branch over the years. Many in the White Cane group have hearing aids, and one member is now seriously considering getting one and is saving for it. We can't also help but notice that other members of our branch and other people we have helped are in turn reaching out and helping others. Many have been referring or bringing friends or acquaintances to our Sound Advice sessions where they can get independent help with their hearing issues.

Board member Alan Dion has made connections with the Coastal Health Authority to make our hospital kits available on-site at the local hospitals. And very soon, we will be launching our upgraded web-

site spearheaded by Board member Susan Gelinas. This is being done to make our website more useful to our members and for those searching for answers to their hearing loss issues.

So you, the members must also share in the credit – many of you are long time members and your support for the branch and your confidence in us, the Board members helps us to make our community a more livable place.

I would also like to encourage everyone to attend the CHHA BC Conference and AGM on Saturday June 2nd at SFU Harbour Centre Campus in Vancouver. It includes a free public forum entitled "Hearing Loss is Everyone's Concern". See the details in the notice on page 6 of this newsletter.

With summer on the way soon, we wish you all a fun one and safe traveling for those who are getting away. Though we'll be on our break, you can still reach us anytime you need to. Finally, I will mention that any of you who would like to volunteer as a Board member, please get in touch with us. All the best!

April Presentation

by Hugh Hetherington

"If it is too good to be true, it probably is!" is certainly a phrase that everyone should have embedded in his or her consciousness. With recent news reports about seniors being scammed out of large sums of money we thought it was time to have another presentation on fraud, scams and how to protect ourselves from being scammed. We had a previous presentation on the subject back in February 2013 and in April we invited Sgt. Peri Mainwaring of the North Vancouver RCMP to give us another presentation on the subject and bringing us up to date on the latest scams and frauds.

Sgt. Mainwaring has been with the RCMP for 24 years originally in Saskatchewan and now in B.C. She has spent 15 years investigating fraud. She ran the Fraud Unit in North Vancouver for the last 4 years and currently works on crime prevention in the Community Policing Unit.

While seniors are frequent targets for scammers, Sgt. Mainwaring told us that the demographics for who is being scammed are changing. Everyone these days is open for attempts at scamming and one large

area of the demographic is now young people in the 18 to 29 age group, particularly males because of their use of electronic devices. In the U.S. 92% of people aged 18 to 29 own a smart phone.

The presentation started with a basic introduction on what constitutes fraud. There can sometimes be confusion about what is fraud. Is it fraud, theft or some other type of crime? Basically, fraud is a theft with a lie. In other words, there has to be some sort of dishonest act or deception involved for the RCMP to investigate it as fraud. Sometimes it may be best referred to the Securities Commission, the Competition Bureau, Better Business Bureau or another agency. Fraud is somebody targeting your money, your property or service. Many frauds start with a phone call or an email. There are also contractor or service types of fraud. In addition there is identity theft where you are targeted for your personal information, such as, your social security number, your birth date, bank account information, credit card number, your mother's maiden name, etc. Perpetrators of fraud can be male, female or groups of people. The information they gather may be done over a period of time. It can be gathered from you responding to an email or over the phone. It can be something they have obtained from the Internet or from a document that you didn't shred. There are still dumpster divers out there.

Sgt. Mainwaring also spoke about getting an annual credit check from one of the credit agencies like Equifax or TransUnion. They can be contacted over the Internet or by telephone. She does this herself once a year. It's a good idea to check that all the information they have on you is correct and there haven't been any additions, such as, a new credit card that you are unaware of.

Why do people commit fraud? Basically they want your money or your personal information. Fraudulent activity is growing largely because it easy money. It is easier than selling drugs on the street and is safer for the perpetrator. It can be done online where the fraudster is anonymous. Fraudsters scam people out of millions of dollars annually. From January 2014 to December 2016 it is estimated that Canadians lost over \$290 million to Fraudsters. Reported amounts may not be accurate because not all fraud is reported. People often don't report fraud because of embarrassment. Some seniors are especially vulnerable because of memory problems, loneliness and isolation. In this group family members or friends often find

out about the fraud later once the damage has been done.

Some of the Top Scams of 2017.

Identity Fraud. Fraudsters steal your identity to obtain credit cards, bank loans and rent property in your name. It isn't always immediate and some fraudsters create profiles over time to use later.

Fake Invoices. Many Canadians have online accounts with companies like Amazon, iTunes, UPS, and Canada Post. You may receive invoices that are not genuine, usually by email. These should be deleted and not responded to. Do not click on any links or input personal information.

Shady Contractors. Avoid making deals with contractors who want you to pay your money up front. Sometimes they want 30% to 50% as a deposit to get the job started. Sometimes they may offer a discount if you pay in full in advance. The contractor may then disappear or just do a sloppy job since they already have your money.

Online purchases scams. These include from fake websites to counterfeit goods to free trial traps. Lately, there have been reports in the news of free trial offers on cosmetic products only to find out later in the fine print that you have been signed up for monthly ongoing purchases on your credit card. Shop only on reputable websites and be sure and read all the terms and conditions. Be wary of offers that are too good to be true.

Weight Loss Scam. Many of the products offered have been reported to the BBB as a scam. They don't work. Losing weight is a goal for many Canadians. Be careful as the products offered may only lighten your wallet. Don't trust unsubstantiated claims. There is no magic pill for rapid weight loss.

Advance Fee Loans. The lender guarantees you will get a loan by paying an up front fee. It is important to research reputable lenders. A guarantee of a loan without any credit check is highly suspect.

Romance Scams (Catfishing). Online dating scams continue to hurt people looking for love. Never send money to someone you have never met. It's always important to meet in person. If the person is reluctant to meet with you, walk away. Don't share personal information including your email address and phone number.

Income Tax Scam. This one generally heats up around income tax time. It has been going on for years and we are getting better at recognizing it, but it still goes on. The Canada Revenue Agency will never ask you for money by phone or email. The CRA never makes threatening phone calls. They also do not accept payment in Bitcoin, iTunes cards or any other type of gift cards. A new scam linked to this one is where someone calls the victim to say they can get your money back for a fee.

Wire Fraud (Spearfishing). Canadian businesses lose millions of dollars to those posing as CEO's asking for money to be transferred by wire or email. It is important to educate your employees about this type of scam.

Employment Scam. This is one of the scams most reported to the BBB. Some of these include recruiting mystery shoppers and administrative jobs to be done from home. You are asked to deposit a cheque and send some of the money back. The cheque later turns out to be bogus and you are on the hook for the money.

Binary Option Scam. This is similar to gambling since binary options work much like a wager. Bets are invested based on how an asset will perform within a certain time frame. The asset could be a stock, a foreign currency or a commodity. They offer high rates of return and claim to be risk free. Avoid them like the plague.

In addition to these, there are many other scams out there to be avoided. These include the computer virus (Microsoft) scam wanting access to your computer to fix a problem, vacation and apartment rental scams often perpetrated through Craigslist and Phishing type scams that purport to be from your bank, credit card company or another company you deal with. These phishing scams are usually after your personal information and ask you to click on a link that looks like it is from a legitimate company. Never enter personal information in an email. Legitimate companies will never ask you to do this.

Ways to avoid being a victim of a fraudulent scheme.

It's worth repeating here, the age old saying "if something is too good to be true it probably is".

Never click on links or open attachments in unsolicited emails.

Take everything you read on line with a grain of salt.

Do not wire money to someone you've never met. If they are out of the country or can never meet in person, walk away.

Do your research on any company before accepting a position. If you are asked to deposit a cheque and send money back, it's not a real job.

Secure your computer. Always use a firewall. Use Anti-Virus/Malware software. Use Anti-Spyware.

Secure your mobile devices with a password and two stage authentication, if available.

Keep your operating systems up to date.

Protect your data by backing up and encrypting important data.

Secure your wireless network with a strong password and change any generic password the device comes with. Choose passwords that are difficult to crack. Include upper and lower case letters, numerals and special characters. Use different passwords for each of your accounts.

Change your passwords and PIN's frequently and don't write down any password.

When using Social Media.

Check out the Privacy and Security Settings of any social network you use.

Don't include personal information, such as, your phone number and home address on social media.

If someone you don't know tries to friend you, ignore it.

Think before you post photos. Check to see if your address or license plate is in the background. Don't post geo-tagged photos.

Never include banking information on social media including the name of your bank.

Ignore links that look suspicious even if they are from friends. Double check them with the purported sender to see if they are legitimate.

Always logout at the end of a session, close your browser and clear the cache.

The only one who should know your username and password is you.

And finally, if you have or suspect you have been a victim of identity theft, call your local police. You will not be the only one this has happened to. Report it to the Canadian Anti-Fraud Centre:

<http://www.antifraudcentre-centreantifraude.ca/index-eng.htm>

and follow the steps in the Identity Fraud Guide.

Using the Telephone

by Susan Gelinias

Telephone conversations are important in every part of our daily lives. We chat with friends, make appointments, order supplies, find out information, etc. The list is endless. Some of those calls we initiate, some we receive. You probably remember the first time you talked on the phone as a child, the delight of hearing gran's voice when she wasn't even in the room! You also probably remember being allowed to "dial" the phone for the first time, the joy of finding out how the phone worked. The advances in technology have made the process of telecommunication faster, easier to navigate and far reaching. Gone are the days where you could immediately tell a long distance call from a local call by its cackling and scratchy tone. Those advances in technology have also included adaptations to phones to aid the hard of hearing.

Despite those changes, talking on the phone still presents a lot of challenges to the hard of hearing. Voices don't sound clear. Words sound distorted. You can't see the person's face to speechread. Other sounds overwhelm the person's voice. It becomes stressful to make calls and to receive calls. We can feel isolated. Here are some suggestions to ease the process. Patience, persistence, a direct voice and a sense of humour all help.

For the hard of hearing person:

Make sure your telephone is in a "quiet" zone, not near the TV, radio, barking dog, or near an open window where outside noises can overwhelm the conversation. It is a good idea to be sitting at a comfortable spot. Have a pad of paper, pen/pencil and a calendar handy to take notes and record appointments. Be focussed on the call and refrain from doing other activities at the same time. I have a bad habit of sipping on water when I'm on the phone. When initiating a call especially to an unfamiliar

person, it is good to have your T-coil or any assistive devices on and ready beforehand. Some people find the speaker phone feature helpful. I find I miss info when I am fiddling with my aid or devices during the conversation. It is also a good idea to tell the person that you have a hearing problem and ask them to speak slowly and clearly. Try to direct the conversation by asking the person one question at a time and wait for an answer before asking the next question. It is easier to listen to and process shorter sentences and information bites. I find that even when I am talking to a person who doesn't have a hearing problem, I find the person misses part of what I have said. I used to phone to make an appointment with my physio and I would give my name, who I wanted the appointment with, what day I wanted the appointment all at once and not once did anyone track all that info, so now I break it into 4 pieces. If you miss a spoken word crucial to the context, please ask the person to repeat that word or ask them to clarify that word. Ask them to use a different word. I often repeat what they have said and ask if that is correct. Yes, some people will be impatient, but you have a right to the correct information. So in turn you must be patient. You yourself must use a clear, strong voice and a sense of humour helps. When making appointments, I tell the person I am writing the information down and then I repeat it back. Always have the person summarize information and take the time to jot information down. Once the call is complete, take the time to write down other information that you remember.

One of the modern "conveniences" is the automated menu when you call a business: press 1 for this, etc. Most people are frustrated when having to go through the multiple menus: this is not just a problem for the hard of hearing. Be super patient. It is perfectly acceptable to listen to the menu several times before you make your choice. For a number that you are going to call again, like the pharmacy, write it on a list with the menu choice beside it. For some menus, there is a shortcut choice to talk directly to a person. Use that feature, if possible. If it is a person you will be dealing with again, sometimes the person will give you a direct number for your next conversation.

If you are unable to understand someone's speech, because of an accent or a certain pitch, I think it is acceptable to tell that person and ask to speak to someone else. Some people won't agree with me, so

you will have to go by your own comfort level. I think it can be done in a diplomatic manner.

When answering an incoming call, follow the guidelines above. Try to slow the conversation down into manageable information bites. I find when I answer the phone; the other person will just start talking without me acknowledging anything they have said. If it is someone I know, I tease them and have them repeat what I haven't heard. If it is someone I don't know, I tell them I have a hearing problem and the phone is very difficult for me and tell them what I have heard and ask them to repeat what I haven't heard. People can be impatient but try to be patient with yourself and with them and see such situations as teaching moments. Try not to let any situation make you feel that there is something wrong with you. Just because we have hearing problems doesn't mean that we cannot do something. I always make a point of thanking the person when she/he has adjusted to my guidelines.

Most of us have an answering machine. A good idea is to have your outgoing message include "please speak clearly and slowly and please repeat your name and number".

For the person talking to a hard of hearing person:

This should almost be labeled under "Telephone etiquette for everyone". Speak clearly and slowly and directly into the phone. It is amazing to watch people talk on the phone while waving the phone about. Be in a quiet zone to make your call. Noises around you are often magnified over the phone and distort your voice. Also, try not to be chewing gum, smoking, eating, etc while you are talking. I know that sounds silly but again those things interfere with the clarity of speech. Identify yourself and wait until the person responds to you, Give small bites of information and always wait until the person replies. Avoid using contractions in speech. For example, it is very difficult to distinguish between "can" and "can't" on the phone. It is much better to use "cannot". If the person asks you to repeat something, be patient, ask what has been heard and repeat the information using different words, if possible. Hard of hearing people are often frustrated when they don't hear and lose confidence in themselves when communicating. They too can sound cranky and impatient. Summarize the information before the end of the call.

You are invited to a free public forum
"Hearing Loss is Everyone's Concern"

Saturday, June 2, 2018

From 12:00 PM to 3:30 PM

Fletcher Challenge Room

Room 1900, Main Floor

Simon Fraser University

Harbour Centre

515 West Hastings Street

Vancouver, BC.

Registration is Encouraged at:

<http://chha-bc.org/forum>

Sponsored by CHHA—BC Chapter

In cooperation with Simon Fraser University

Gerontology Research Centre

CHHA BC AGM follows from

4:00 PM to 5:00 PM

All opinions expressed in this newsletter are those of the contributors and not necessarily those of the Canadian Hard of Hearing Association or CHHA – North Shore Branch.

Sound Advice

Presented by:

**The Canadian Hard of Hearing
Association—North Shore Branch**

**The group meets on the First
Friday of each month from 10:00**

AM to 12 Noon

Open to all ages at the West Vancouver
Seniors' Activity Centre's Social Rec Room,
695 21st Street in West Vancouver.

NEXT MEETING JUNE 1, 2018

No Meeting in July and August

We look forward to seeing you there.

Bring a friend, a family member,
they are welcome too.

Subjects to be addressed include:

Technology; Speechreading;

Effective Coping Strategies;

Behavioural Issues;

Improving Relationships;

Improving Hearing Environments

For Information call:

604-926-5222