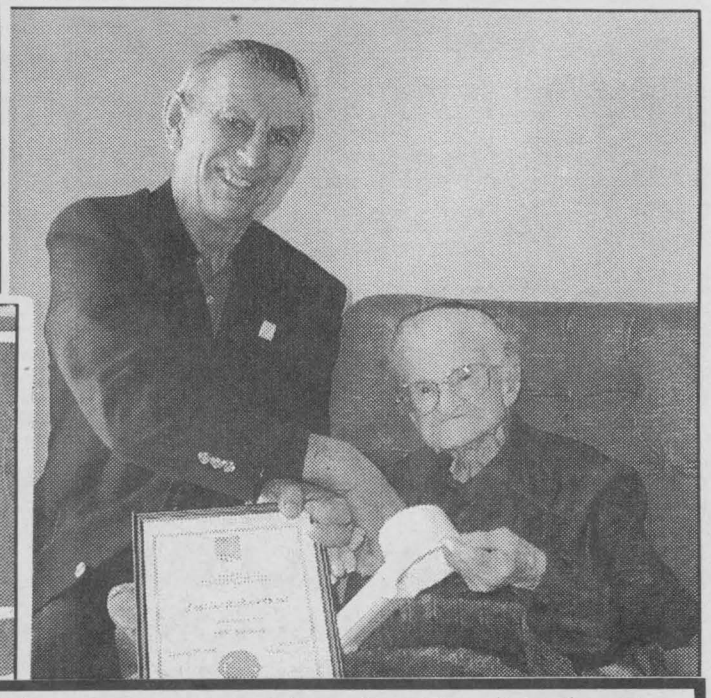












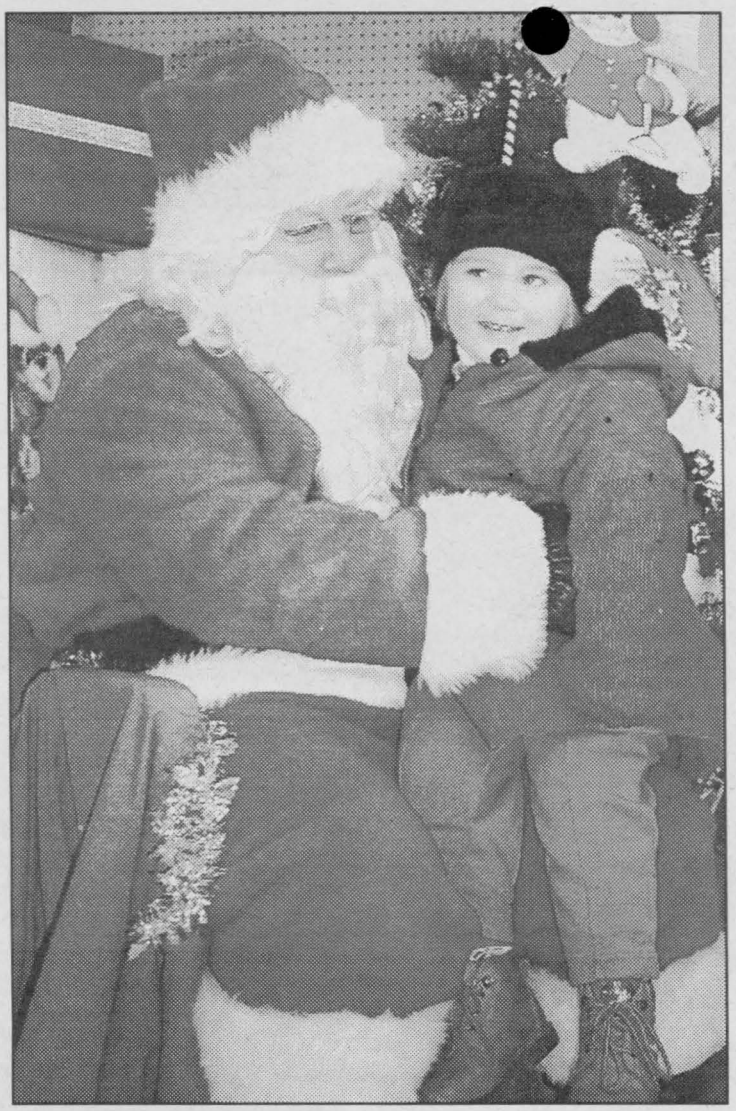






A SALUTE TO Seniors'

a Special publication of The Chieftain Publishing Company
Wednesday February 27, 2002



Santa is one of the Senior Seniors!

SKIN - Our body's largest organ

Skin is our body's largest organ

Since skin is our largest body organ, it demands and deserves a lifetime of special treatment.

The extent to which we will wrinkle over the years depends on an array of circumstances, including how much sun you have been exposed to, how careful you are about using sunscreen, whether you smoke and how much water you drink. Adequate hydration is vital in the quest for healthy skin. Regardless of your age, when wrinkles first appear, moisturizing will help diminish them.

When are we to consider ourselves seniors? It used to be when we turned 65 years of age we were senior citizens, and that was also when we retired from the workforce. Now people are retiring at 50+ and the freedom 55 deal has many more seeking retirement earlier than once anticipated. No matter when you consider yourself a senior there are tips which may help make life better for you.

Keeping in mind the fact that anytime after 50 can be considered senior land, we will start there to talk about things to look for. As far as women are concerned the loss of complex sugars after 50 gives the skin a plumpness occurs, causing it to become thinner and more wrinkled. The only way to restore the plumpness is by undergoing cosmetic surgery. It cannot however prevent the skin from thinning in the first place, that can be done by following sun-safe practices. Remember that at any age, the most important thing is that any amount of sun exposure poses a rick of developing skin cancer. It is wise to take preventative action by avoiding direct sunlight whenever possible. If you must be out in the sun, protect all exposed areas of skin by applying a sunblock that protects against UVA and UVB rays with an SPF of at least 30. Remember the higher the number the longer it will take your skin to burn. You should also wear a sun-deflecting hat, clothing and sunglasses. It is wise to use a rich moisturizer with SPF.

It is also at this time of life when the male hormone testosterone, which is present in women as well starts to work overtime and produces fine hairs on the chin and upper lip. These can be removed by plucking, waxing, laser treatments or electrolysis.

Men may see the appearance of a red, flaking irritation in areas that contain oil producing sebaceous glands. This usually means the scalp but can spread to the face and neck. It can affect eyebrows, the folds of the skin on each side of the nose and behind the ears. Medicated shampoos designed for dandruff may limit scaling and flaking. Anti-yeast or antifungal creams available at the drugstore without a prescription can be used on other areas.

Generally men are more likely than women to dislike using sunscreen regularly and so cancerous growths can begin to appear after 50. The three most common forms of skin cancer are basal cell carcinoma, squamous cell carcinoma and malignant melanoma. The first starts as a small, flat nodule and virtually never spreads to other parts of the body. It can be surgically removed. The second usually develops on the lip, ear or hand, areas that receive the most exposure to strong sunlight. Without treatment, surgery or radiation the tumour may spread and become fatal. The third is the most serious form of skin cancer and usually develops from a pigmented patch of skin, such as an existing mole. Early diagnosis is essential, so it is vitally important to perform self examinations to check for moles that may be showing changes. treatment involves surgical removal of the cancer. Chemotherapy drugs may also be needed.

Once we reach that next zero age mark, 60 it has been documented that men and women so no usually have unique skin conditions, rather certain problems are common to both.

Broken blood vessels can become obvious. Even a slight bump may cause these blotchy spots to appear on hands and arms. Creams with Vitamin K and Vitamin C may help reduce blotching, and these creams may also reduce dark circles under the eyes.

Aging Warts, which are not true warts but rough spots that itch and sometimes can bleed can be located virtually anywhere on the body. They may be surgically removed with laser surgery or liquid nitrogen.

Many worry about the leathery skin look, often called the weather-beaten sailor appearance is caused by years of direct sun exposure without adequate protection. Creams containing glycolic acid can be used to remove the upper layer of skin, exposing a smoother layer beneath. Retin-A products are also effective. It is vital to use a rich moisturizer with SPF.

As we age, circulation becomes poorer so it is often difficult to feel what is going on with our feet. Because of this, it is important to pay close attention to them especially if you suffer from

Please turn to page 7

Best Wishes from

Upper Canada Chiropractic Centre

MONDAY - SATURDAY

652-2177

Box 468
5 Plaza Dr.
Iroquois, Ont.
K0E 1K0

ROYAL CANADIAN LEGION BR. 370

Hat's off to all our Senior's

MICRO-PRO II

P.O. Box 623
133 Main Street
Morrisburg, Ontario
K0C 1X0
Tel. (613) 543-3838
Fax. (613) 543-4545
e-mail: erandyt@micro-pro2.com

Sales, Support, Service
www.micro-pro2.com

E. Randy Thompson

From another "old" senior citizen...

"Have A Great Seniors' Month"

DIAMONDS ALL THE BEST!

Beaupre Jewellers

"Gifts of Distinction"

Shopping Plaza
Iroquois, Ontario 652-4340



For I Am Old

Walk slower please
I know your rushed
But somehow my legs just can't keep up
To hurry now would only serve
To slow me more before we're there
For I am old.

It's hard to shop
The aisles are packed so very high
To reach, and lift and balance...
If only someone would come by
And help a little
For I am old.

There are so many shoppers
So many hurried feet
The little pushes hurt so much
My arms are sore, and ache a lot
Where can I stand to let them by
For I am old.

The checkout girl is very sweet
She waits while my crippled fingers
Labour to count out change
The dimes are hard to grasp
The bills are hard to see
For I am old.

It's just a little bank of snow
Hardly much to notice
To me it is a treacherous cliff
I cannot step so far over
I cannot see where it becomes the walk
For I am old.

Only lend me your arm
I just need it for a second
Only wait for a moment
I'm hurrying as much as I can
Only walk a little slower
For I am old.

I cannot answer you just now
You spoke so quickly
There were other voices
The sounds all ran together
The confusion was more than I could sort
For I am old.

The movement of many people today
Became a blur, my eyes filled
I could no longer see
The motion made me weak and dizzy
Could you stand still beside me
For I am old.

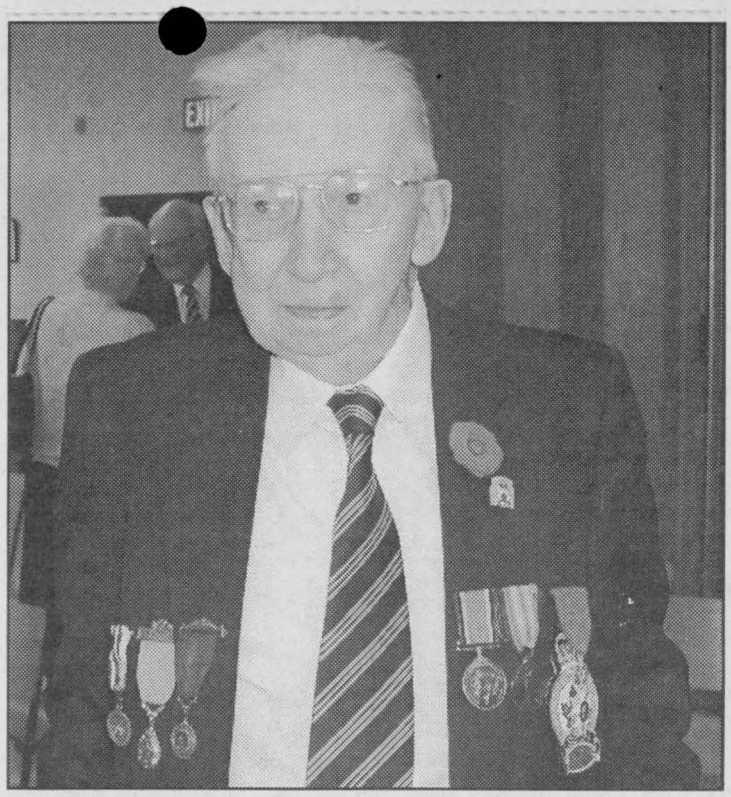
The house needs many repairs
The little things I cannot do
A light bulb is out of reach
A dripping tap, a stuck window
Who has time to help
For I am old.

I hate to be a bother
There is so little I can give
In return for your kindness
My weakness bothers me
As it bothers those around
For I am old.

Take my hand, my arm
Be my eyes, my ears
Speak slower, clearer
Steady me, stand by me
Please understand me
For I am old.

But even though I'm old
I feel and care
I hurt and despair
I am lonely, help me to bear
Love me, preserve my dignity
For I am old.

Nancy Jean Ferguson



One of a Kind

Jim Fraser was given a standing ovation at Morrisburg's Remembrance Day Service. He is the only WWI veteran in SD&G, and one of 262 WWI veterans in Canada still living. Once asked why he never married, he said "I've lived through 2 World Wars, that was enough". Perhaps his sense of humour has added to his longevity.

Chieftain Photo by Rebecca Comfort

Long distance grandparenting

The relationship you had with your grandmother must have helped you understand the power and importance of this special bond. Learning things about yourself from your grandparents, like you were loved and therefore lovable, that you were appreciated even though you had flaws, that you were special. If not for them, your life would have had a vacancy.

For most of us growing up we could count on our grandparents living close by, down the block, across the corner or at least in the same town or city. Now it is more often the case that grandparents live at different ends of the continent.

A book, entitled, "The Long Distance Grandmother: How to Stay Close to Distant Grandchildren" will help those who find themselves in this situation. From stressing the importance of regular telephone calls, to examples of how to write stories for your grandchildren, this book is a necessary addition to your life. A chapter is devoted to connecting on line to those loved ones far afield, covering the internet, web cams and chat rooms to keep in touch. Building and nurturing the relationship you have with your grandchildren becomes easier and more within reach each day.

A31 Auto Sales
PRE-OWNED CARS & TRUCKS
Glen Nelson
(613) 652-4269
On The Spot Financing O.A.C.
~ We Buy Used Vehicles For Cash!
10791 County Rd.2, Iroquois, Ontario K0E 1K0

We're Your Neighbours and We're Here To Help
• Bereavement Counselling
• Pre-arranged Funerals
• Cremations & Burials
• Customized Services
PARKER Funeral Home Ltd.
Call Parker Funeral Home today for free information about funeral planning.
1-877-543-2271 MORRISBURG 613-543-2271

Older people & gambling

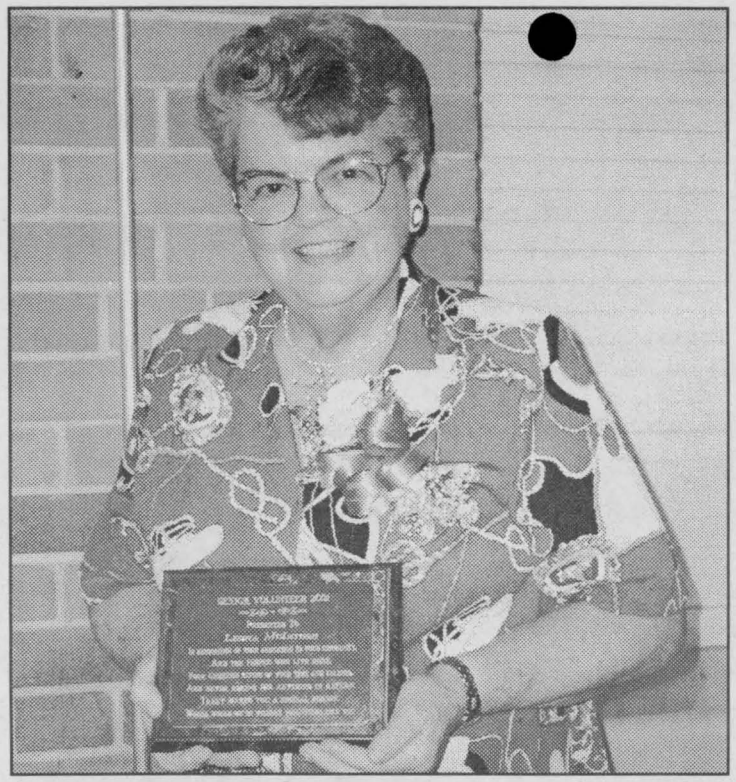
Many men and women find themselves alone after retirement. A spouse passes and they are left alone, without family responsibilities, which once took time and money, but instead with excess money and time on their hands.

Even though gambling had never held appeal for them previously, they find now that they are drawn to the casino. It becomes a reason to get out of the house, a way to socialize with friends and escape the loneliness and depression that accompanies life as they see it and spend some enjoyable time.

In the past gambling declined as we grew older, now the opposite is true. It is true also that older people have a harder time to bounce back after a serious financial loss than those still in the workforce. It is easy to become confused or embarrassed if they are unable to control their gamb-

Please turn to page 7

Best Wishes from Morrisburg Autopro
AUTOPRO MECHANICAL
Quality Service Always First!
MORRISBURG AUTOPRO
Hwy. 2, East, Morrisburg, Ontario K0C 1X0
613-543-CARS (2277)
Cindy Wolfe Manager



Senior of the Year 2001

Leona McIntosh was named Senior of the Year 2001 at the annual Summer Festival opening ceremony. Her talents, willingness to share and volunteer efforts show the true value of seniors.

Chieftain Photo by S.L. Johnston

Got a question? Ask a senior!
Seniors life experiences are valuable to us all

PRESCOTT COMPUTING
PC 4 YOU
Personal Computer Service & Sales
IF YOUR PC WORKS, DON'T FIX IT. IF IT STOPS, CALL DAVE !
A FEW may beat our PRICES, but NOBODY beats our QUALITY ! BRING in a QUOTE and WE'LL SHOW YOU WHAT's LEFT OUT !
If You are FED UP with So Many Others, Who DON'T Seem to KNOW PCs from PIZZA, Or Who are LESS than STRAIGHT with You, Then it MIGHT be TIME to CALL DAVE !
OPEN : LUNCH until LATE ! YOU Needed It LAST NIGHT ? WE WERE LIKELY OPEN !
PRESCOTT's LONGEST ESTABLISHED COMPUTER STORE **925-0495** REMEMBER ANYONE Can SELL a PC But THEN WHAT ?

Best Wishes from
THOMPSON
SUPPLYING YOUR BUILDING NEEDS SINCE 1864
TIM-BR Mart™
100% CANADIAN FROM COAST TO COAST
33 Dundas Street
P.O. Box 308
Iroquois, Ontario K0E 1K0
Phone: (613) 652-4478
(613) 652-2500
Fax: (613) 652-4196

Seniors, we owe them

We owe them so very much. The seniors in our community. They do so much for us all. They have made their lives count, they have raised their families, volunteered their time for the benefit of others, endured much and never gave up. They are the cornerstones of our being, the pedestals that hold our communities from tumbling and crumbling. They seek no rewards, and ask nothing in return for their generosity. They will share with those younger than themselves all the knowledge they have amassed during their lifetime. Their unselfishness is catching and their smiles enduring and infectious.

When I think of seniors, I see familiar faces who have guided me and continue to be strong influences on my life. I see grandparents who have gone to a better place, whose memories and words of wisdom and encouragement live on in the sun and sky and the very air. I see parents who are always there, whether you need them or not. They see the best in you no matter what you present them with. They will never fail you. I see aunts and uncles who have fought the good fight of life, taken their blows and accepted what ever life has tossed their way. Looked to the Good Book for strength and lived their lives in accordance with what the Lord suggests therein. I see people who walk the same paths that I do, as my children do and I am happy that they are a part of my life. They have so much to offer and I am prepared to listen and learn from them. Names come to mind and many represent friends who while from another generation are perhaps the very people that can mould and shape what we the next generation will be, just as we will impact on the next and those who follow.

The example set by the seniors today is a hard road but one that must be trodden by each of us. They have certainly set the standard which we will endeavour to meet. We appreciate what they have done and continue to do. They are so very special. Where would we be without their advice? their love and their teaching?

We owe them respect and honour. They lead the way, we need but follow until they feel we are capable of going the way alone.

Over the years they have gained inner strength and wisdom through experience. They have know sadness and happiness, frustrations, satisfactions...at home and at work; they have known anxiety, relief, bitter disappointment and love, relationships that live forever and have an obligation to give to themselves and to others. They will not let us down...I have no doubt. I know too many seniors in this area, I see them daily and I know how much they do and I am glad.

Epilepsy & seniors

When people in their 60s experience unusual feelings...lost time suspended awareness, confusion and seizures, they may think they are just symptoms which accompany aging. There may be another explanation. They may have become one of the growing number of people with epilepsy. It can in fact affect people of any age and stats show it is more likely to occur in the 60s, 70s or 80s than during the first ten years of life.

Having epilepsy takes some getting used to. Find out about the disorder, learn how it is treated and what kinds of changes it will make in your life.

For more information contact Epilepsy Canada at 1-877-SEIZURE (734-0873) or visit www.epilepsy.ca.

(News Canada)

Peter B. McCooeye
Joseph F. McCooeye BBA, CFP
Box 547, 72 Lakeshore Drive
Morrisburg, ON K0C 1X0
Bus: (613)543-3144
Fax: (613)543-0924
CLARICA
Investments & Insurance Since 1980
Representing Clarica Life Insurance Company and Clarica Investco Inc.

~ You go to bed. ~ Go to the washroom. ~ Take a bath or shower. ~ Get dressed. ~ Eat breakfast. ~ And you are ready to go. ~ Now Think Again.

If you suffer from an accident or deteriorated mental or physical abilities that prevent you from doing any of these activities, you will need long-term care. If you need assistance bathing, dressing, eating, moving from bed to a chair or toileting, who will you turn to for help? Can you afford to pay for long-term care for you or your spouse? Do you know what the cost of such care is?

Long-term care costs can cost as much as $20,000 per year! What happens if you cannot afford to pay? What if you need the services of a nurse in your home? What can you do today to guarantee yourself the money to afford the best care possible?

Long-term Care Insurance is now available in Canada. A long-term care policy provides you with funds to pay for the cost of providing the care you need at a time when it is needed the most! Talk to a financial planner today about securing long-term care insurance.

This has been brought to you by Peter B. McCooeye & Joseph F. McCooeye



W.D.M.H. Auxiliary Purchases New Equipment

Rita Bray (left) is a fixture around the hospital as a member of the auxiliary in charge of the In Memorium Fund. Rita ensures that the funds are always put to good use.

Feet First

by Mary Ross RN

As we move from the winter season to spring and summer, it's helpful to bring to mind some basic points about caring for our feet.

Besides wear and tear on your feet, there are some medical conditions that affect your feet and cause specific problems.

1. Arthritis and gout cause painful swelling of joints.
2. Some heart conditions cause ankles and feet to swell without pain.
3. Diabetes requires specific special care for the feet.
4. Because of impairment to circulation by some diseases it is easier to have burns to feet that may not seem serious at first -- these may occur from using hot water, hot water bottles and heating pads, etc.
5. Sedentary lifestyle.
6. A history of poor healing

Early signs of foot trouble

1. Skin colour changes, swelling and pain.
2. Skin blisters, cracking or rashes.
3. Corns, callouses, ingrown toe nails and slow healing sores.
4. Cramping, "pins and needles" or numbness.

With any occurrences of the above problems, it is important to contact your physician or foot care specialist.

The second time around

Getting married later in life after the death of a spouse can present a completely new set of problems for you. A hard look at your will is certainly in order.

The relative ages of your children and the new person in your life need attention. Rather than leaving your estate in total to your spouse (who could be 20 years your junior) you might consider leaving some to your children upon your demise. That way the timing of their inheritance does not depend on when your new spouse passes on.

Another consideration is whether there are any support obligations which continue after your death. Who will look after aging parents or children with special needs? Who should be executor of your will? It may be wise to select a neutral person for the job who understands the family dynamics and is capable of working through potential feuds.

Take your time and decide carefully.

GT Automotive

AUTOPRO MECHANICAL

G.T. Automotive
3018 John Street
Cardinal, Ontario
K0E 1E0
Tel.: (613) 657-3116

Garry Tracey
Owner

Grocery shopping for seniors

For many seniors, a trip to the grocery store or supermarket yields more than simply the week's provisions. It can be a much anticipated outing, a chance to socialize with friends and a means to getting some exercise as well. Grocery stores can also be great sources for cooking and meal planning ideas.

Realizing the importance of these shopping outings for seniors, one province at least in our great country have invited grocers and other interested parties to help draft guidelines to make their stores more senior friendly. The Alberta Council on Aging and The dietitians of Canada are working together on behalf of the seniors.

The ideas which had come forward include ensuring that stores are lit well, that benches are available for resting, signs are legible, carts are easy to handle and groceries cane be delivered upon request. The plan is for at least 60 per cent of staff in every store to be trained to handle seniors' needs.

The guidelines will be accompanied by a series of fact sheets from the Dietitians of Canada that will assist seniors with planning, shopping for and preparing healthy meals. They have designed a "senior friendly" logo, a yellow sun with the words inside to be used across the country once the idea catches on. Visit http:/senior friendly.cjb.net for more information on this.

Why The Hartford ?



- Single floor dwelling
- 24-Hour Supervision
- Full Housekeeping, Laundry
- Companionship, Activity Programs & "Caring Staff"

The Hartford
Retirement Centre
543-3984
3 Fifth St. West, Morrisburg

LIONS INTERNATIONAL

THE IROQUOIS MATILDA LIONS CLUB

Would like to extend Our Best Wishes to All our Seniors during SENIOR'S MONTH



Trevor Tolley Resigns

Trevor Tolley has resigned as President of the Stormont-Dundas NDP Federal and Provincial Riding Association after almost 25 years. Trevor will soon be 75 and feels it is time for someone else to take over building up the party. *Chieftain Photo by Rebecca Comfort*

Seniors & Guaranteed Income Supplement (GIS)

A challenge for older Canadians today is indeed keeping up with the cost of living. Low income Seniors especially are struggling in the current economic environment. At the community level cutbacks in government funded services have eliminated or reduced much needed support in the form of subsidized meals, transportation and housing.

In these trying times income support, a crucial part of our social safety net may be more important than ever. CARP (Canada's association for the fifty plus is the leading national non-profit organization representing individuals over 50, retired or not). CARP continues to work for improvements to the GIS a program directed solely at improving the lives of our most needy seniors.

An estimated 300,000 low-income seniors are eligible but have not applied for GIS. A campaign is necessary to increase awareness about GIS eligibility using those places frequented by seniors, post offices, banks and community centres. It is felt by CARP that the 11-month limit on retroactive GIS payments is unfair and must be removed. The meaning here is that applicants can receive no more than the previous 11 months payments, no matter when they apply or why they are late.

The GIS fails in its first objective, that of protecting the most vulnerable of our citizens. Consequently low income seniors stand to gain a lot from even modest improvements to the program.

In some cases the very basic of living expenses account for an ever increasing portion of their income for seniors, in some cases as much as 50 to 89 per cent! At the end of 2001, a single pensioner with an annual income over $12,648 was NOT entitled to any GIS benefits. For a couple of pensioners the cutoff was $16,464. More realistic cutoffs might be 25 per cent above these figures if we want to provide our

Please turn to page 7

Mature driving program a real hit

Refreshing those skills could save more than your life for those mature drivers

The 55 Alive/Mature Driver Refresher Course is designed to update driving knowledge and sharpen driving ability to compensate for normal age-related changes in physical condition. The intention is to keep mature drivers on the road longer.

Why 55? Medical research shows that most physical changes negatively affecting driving ability begin, on average about age 55 and tend to accelerate beyond that age, often without the older driver being fully aware of such changes. By taking a re-education course at age 55, the chances are good that a collision can be prevented before the driver becomes one of the statistics in the over 60 group. Remaining collision-free also guards against higher insurance rates.

The 55 Alive/Mature Driver course concentrates on the physical changes of older people as they relate to vision, hearing and medication. It deals with changing road conditions, rules and regulation and the need to understand collision-prevention measures.

The course focuses on the major problems common to older drivers which include: failure to yield the right of way, improper turning, incorrect lane changing, passing and entering and exiting highways. Sessions consist of lectures, slide presentations, group discussions and instructor guidance. There is no actual "on the road" driving.

For more information, contact The Canada Safety Council at 613-739-1535, extension 232 or email to csc@safety-council.org.

CRUICKSHANK CONSTRUCTION LTD.
ROAD BUILDERS ~ UTILITY CONTRACTORS
CONSTRUCTION MATERIALS
"We do our level best"
COUNTY ROAD #2 EAST, P.O. BOX 780
Morrisburg, Ontario K0C 1X0
Tel: (613) 543-2978 Fax: (613) 543-4141

Rexall VANGUARD DRUG MART
Nancy Franklin B.Sc. Phm.
Pharmacist Manager
2100 Dundas Street, Cardinal
657-3326

Exit 730 off Hwy. 401 - Shanly Road
Box 852, Cardinal, ON K0E 1E0
Tel: (613) 657-3155
Fax: (613) 657-3837
Office Fax: (613) 657-1065
730 TRUCK STOP
BOB LODGE
President
Ultramar
Everything you need conveniently at one stop!

Best Wishes from
Doug Byers
Furniture and Appliances Ltd.
Tel/Fax: 652-4577
Shopping Centre
P.O. Box 620
Iroquois, Ontario
K0E 1KO
Window Coverings
Complete Line of Carpets
Flooring
Ceramic Tiles
T.V.s,
V.C.R.s
Stereos
Hardwood

WINCHESTER DISTRICT MEMORIAL HOSPITAL
Congratulations To Our Seniors
Winchester & District Memorial Hospital
(613)774-2422



Isobel Williams at Work

Isobel Williams (centre) is a founding and active member of the Williamsburg Heritage Society as president. Here she is at work in this role as both a committee and Dr. Locke mural jury member. She also stays active by hosting an annual charity open house at Christmas time. This lady's devotion is admirable.

Chieftain Photo by Rebecca Comfort

CONTINUED

Skin

Continued from page 2

Diabetes, because dry, cracked heels can get infected. Creams containing urea are the best way to keep feet moisturized. Looking for products designed to help cracked heels is wise.

All information and more can be attained at 1-800-267-3376, the Canadian Dermatology Association, or call 613-730-6262.

Gambling

Continued from page 3

ling and may be reluctant to admit they have a problem or to seek help.

It becomes important for older people to be aware of the risks and consequences associated with excessive gambling. It is a great way for seniors to spend leisure time, but anyone who plans to gamble should ensure that it remains recreational and responsible.

Some guidelines that may help seniors stay on the right track include tips which could help anyone of any age...make gambling one of many activities you do, limit yourself to spending a predetermined amount of money and time, consider any loss to be the cost of your entertainment, avoid on-site cash machines, do not borrow money to gamble, don't allow gambling to interfere with your other activities, educate yourself on the risks of gambling, and seek help if you think you have a problem.

If more information is needed check out the web site of the Canadian Foundation on Compulsive Gambling (Ontario) at www-.responsiblegambling.org or all 416-499-9800.

GIS

Continued from page 6

seniors with a better chance of keeping pace with inflation.

As it stands presently, increases in income could reduce benefits or even disqualify a pensioner from receiving GIS benefits. This deems an increase, whatever the source and whatever the amount to be a reflection of an improvement in quality of life and financial security. A lower monthly income no matter how slight can have dire consequences. CARP is demanding the exemption of a modest band of income from the clawback. As well, currently, each dollar of other income reduces GIS payments by 50 cents, a clawback rate which seems high no matter the standard. A clawback more in line with our tax system.

For the less fortunate the GIS can raise the standard of living to an acceptable level. GIS can actually be the difference between destitution and subsistence for some of the most vulnerable seniors. It is therefore up to each of us who knows about it to see that it reaches as many needy people as possible.

Park Lane Seniors Support

Park Lane Seniors' Support Centre in Williamsburg offers or helps coordinate a variety of services across South Dundas Township.

- Transportation to appointments, shopping and community events for seniors.
- Respite Care. Trained staff provide short term relief and support in the home, or at a two-bedroom respite apartment in Williamsburg.
- Meals on Wheels. For a flat fee, receive a hot meal delivered to your home.
- Diners Club. Meals are available four days a week at locations across the township, including the Legions in Morrisburg and Iroquois and twice monthly meals in Stampville. Call for reservations.
- Friendly Visiting. A regular visitor will stop by the client's home for a chat and friendly support. Free.
- Foot Care. Trained professionals regularly offer foot care in Williamsburg and the Iroma Apartments in Iroquois. Call for an apartment.
- Caregiver Support. Information sessions and support groups are available to those caring for a family member of friend.
- Information and referrals are provided free of charge to link you with services.

ROSS
Switchers, Keyers, & Terminal Gear
P.O. Box 220, 8 John Street, Iroquois, ON, Canada K0E 1K0
Tel: (613) 652-4886 Fax: (613) 652-4425 Web: www.rossvideo.com

HATS OFF TO *OUR SENIORS!*
From your community newspaper
The CHIEFTAIN
Just off the Plaza Square
Iroquois 652-2005

GRENVILLE PHARMACY
"Prescott's Prescription & Home Health Care Centre"
Hugh Gallaugher B.Sc.Phm.
Beth Gallaugher B.Sc.Phm.
290 King Street W.
Prescott, Ont. K0E 1T0 613- 925-2891


CONGRATULATIONS ON SENIORS' WEEK!
DUNDAS BUS SERVICE & DUNDAS TOURS
Group Tours Our Specialty
Safety, courtesy and experience have built our reputation in the travel transportation business. You can rely on our on-time arrivals and departures. Relax and enjoy the scenery, confident of our outstanding record of safety.
Box 418, Carman Rd., Iroquois, Ont. **652-2005**

Seaway Valley Pharmacy
Scott Lane ~ Gordon Lane
P.O. Box 732, Morrisburg, Ontario K0C 1X0
1-888-543-2823
Tel: (613) 543-2823 Fax: (613) 543-4580



Mary Cook signs her latest work.

What to do when its time to enjoy your RRSP savings

You've been faithfully putting money aside for your retirement every year. Now the time has come to enjoy the fruits of those savings. What happens next?

"The first step is to sit down and carefully work out the answers to several key questions," says Doug Crowe, Senior Manager - Investment Retirement Planning Sales Force - Ontario, RBC Royal Bank.

They include:

1) How long will the money have to last? The younger you are when you retire, the greater the number of years you'll be drawing your retirement income.

2) How can I protect myself against inflation? It's not a major problem today, but it could be in future. Your plan should take rising living costs into account.

3) How is my spouse protected if I die? You'll want to be sure there will be enough income for both your lifetimes.

4) How can I minimize my taxes? With governments cutting back tax benefits for retirees, this is an important concern.

There are four basic choices when the time comes to select a retirement income option for your RRSP. They include:

A cash withdrawal.

This is usually not recommended because of the high taxes you'll likely be assessed by collapsing your RRSP all at once. Buy an annuity. There are several types available. They provide regular income, but you surrender control over your money.

Transfer the RRSP to a RRIF

The Registered Retirement Income Fund (RRIF) is the natural extension of your RRSP. You retain control over your money and have the flexibility to withdraw funds as required, as long as you meet the government annual minimum.

A combination of the preceding.

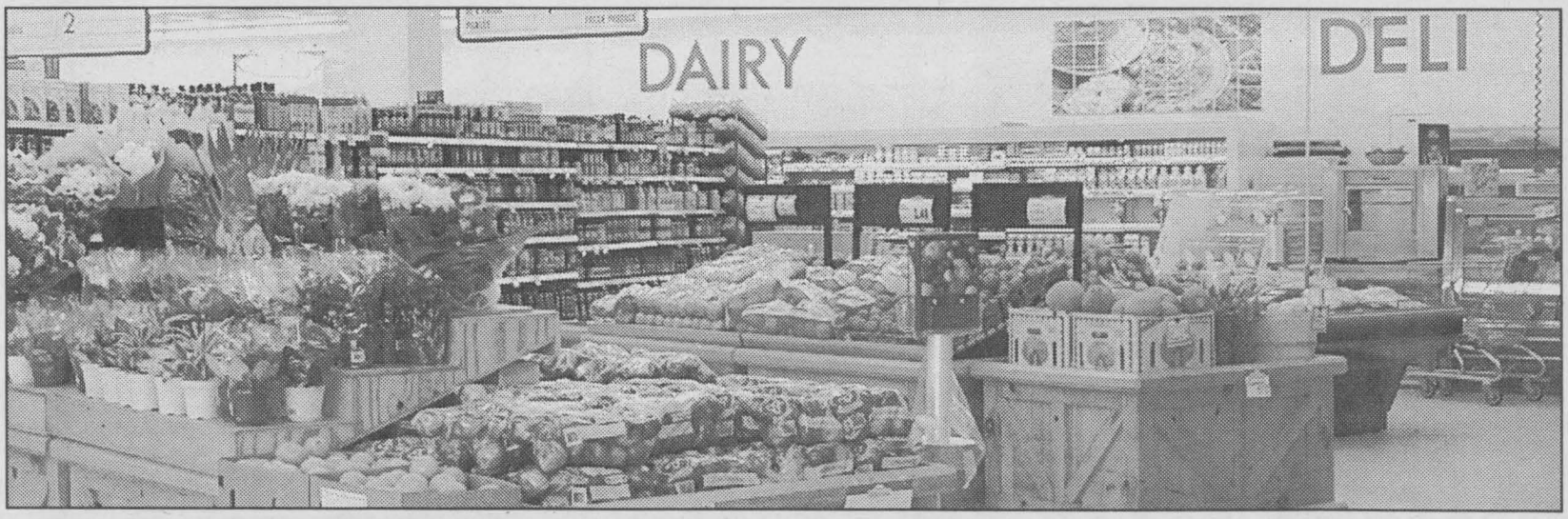
You might, for example, withdraw a lump sum form your RRSP for specific purpose and convert the rest to a RRIF.

"RRIFs are the most popular retirement income option because of the convenience they offer," says Crowe. " You can tailor your plan to provide inflation protection, invest the money as you see fit, and your funds can last a lifetime."

S&F FOODLAND

PROUD TO BE YOUR NEIGHBOUR

Iroquois Shopping Plaza



*Since **1912, S&F** has grown with you. We have changed many times since our beginning as you have. We are changing for the better.*

It is our Senior Customers who can appreciate these changes as we at S&F appreciate your dedication in supporting us.

Best Wishes From All The Staff at S&F Foodland