

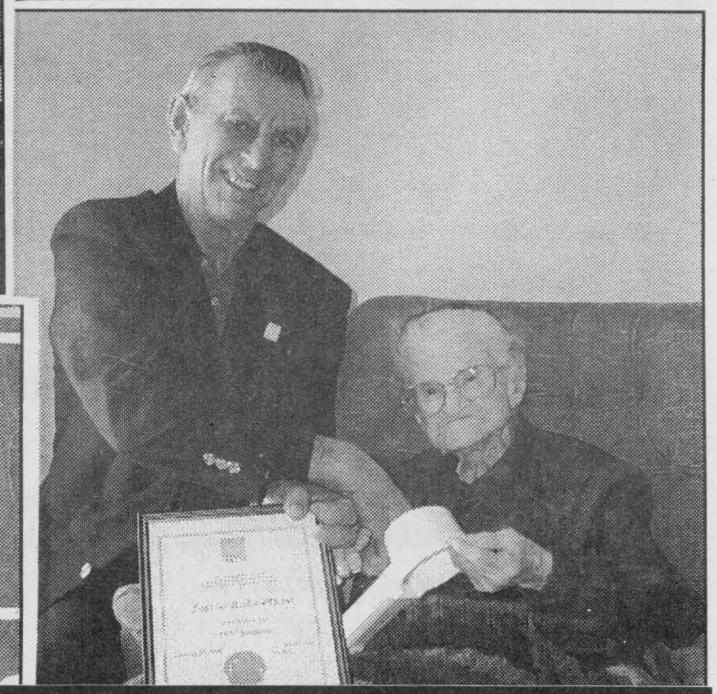
















A SALUTE TO Seniors'

a Special publication of The Chieftain Publishing Company
Wednesday February 28, 2001



A valued institution for seniors

A devoted clientele takes advantage of the services offered through the Stampville Centre, which has been in operation since 1997. The Centre functions as a satellite of Park Lane Seniors' Support Centre in Williamsburg.

Stampville Centre a community treasure

Stampville is the valued heart of some important local services for seniors.

The Stampville Centre is located in the hamlet's former public school, which was closed down several years ago and eventually purchased by the municipality.

In 1997, it reopened as a satellite operation of the Park Lane Seniors' Support Centre, headquartered in Williamsburg.

"Joan Zandbergen was instrumental in having that turned into a seniors' centre," says the centre's coordinator, Jyl Paas.

Today, the institution serves approximately 40 regulars at popular Diners Club meals, held on the first and third Thursday every month. The noontime dinners are available to seniors at a subsidized cost of only $4.50 per person. A friendly social time is always included.

"There's always euchre after dinner," the coordinator notes.

Something's always going on at the Centre; the doors are open every Monday and Thursday and it's a welcoming place for seniors to meet one another.

Drop by and you might see the Spinners and Weavers club doing their thing with gobs of yarn, or intricately detailed patterns being put into place by members of the Upper Canada Quilters Guild.

The Canadian National Institute for the Blind also holds a monthly support group at the Centre.

The facilities are also available for more general rentals.

"The Heart and Stroke Foundation has used the building for shows, and different groups, such as the Scouts, rent the building," says Paas.

But the place is best known as a hub of senior's support programs in the west end of South Dundas Township. That includes a transportation service to shopping and other outings; a Park Lane van is barely more than a stone's away at the Brinston farm of volunteer driver, Lorne Strader.

Seniors can also receive free information and referrals to other services through the Stampville Support Centre.

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Facts about seniors:

Did you know that seniors devote a larger share of their overall spending to basics such as food and shelter than those of us under 65? Gifts and contributions also account for a relatively large share of their overall spending. Seniors also contribute to our economy by paying significant amounts of income, property and sales tax.

The large majority of Canada's seniors live at home, not institutions.

Seniors generally have more free time than those in younger age groups. Most devote an average of almost an hour and a half a day to active leisure pursuits such as sports, socializing, hobbies and driving for pleasure. Seniors also spend a significant amount of time travelling.

On average senior citizens have lower incomes than citizens in larger groups. Seniors' incomes have however risen faster than incomes in other age groups over the past decade and a half. In general, Old Age Security benefits including Guaranteed Income Supplements continue to provide the largest source of income for seniors. As in the case with other age groups, women have lower incomes than men do and single female seniors have considerably lower than single male seniors do.

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Senior on the go

photo by S.L.Johnston

Jean Shaver takes to the trails on her Polaris snowmobile. Becoming a senior has not slowed her activity level. She enjoys gardening, family and her snomachine. Even a heart by-pass operation could not make her ease up any, her kitchen smells like a bake shop most days and she is on the go as much as possible.

Four ways everyone can prepare a better will

(NC)It's a good idea for everyone to have a will, no matter who they are. A will should cover at least seven points to avoid difficulties in the future.

1. Make sure only one will exists.
2. Determine who you want as your executor.
3. Carefully plan for your dependents.
4. Name a guardian for young children.
5. Detail specific monies or gifts to relatives, friends or charities.
6. Consider what people or organizations should receive the residue of your estate.
7. Put in writing the details of your funeral arrangements.

After you have taken care of these basic issues, you may want to consider a few other areas.

A will is more than a simple outline of the final distribution of property and effects. It is an occasion to carry out your plans for financial support for people and projects that you have actively supported during your lifetime.

It can also be the time to finally help those people and groups that you always intended to support but didn't have the resources to do so.

A Better Will

Four important points will help you make a better will.

A. Update your will

If your financial circumstances have changed significantly as a result of purchases, investments, inflationary increases, inheritances, business growth, etc. you should reflect these changes in your will.

How often you do this will depend on the wording of your original will and how significant the changes in your circumstances are.

Certainly, anything that is not specifically detailed in your existing will should be noted now.

B.Changing lifestyles and interests

If you have not examined your will for a number of years, you may want to consider whether it adequately covers your current lifestyle, attitudes and interests.

People realize that if they have retired or have changed occupations, or even if their family situation has changed, they may want to reconsider the terms of their wills.

Many people who could not financially support groups like Greenpeace to the extent they wish during their lifetime, use the opportunity of their will-planning to consider a specific bequest or a percentage of the residue of the estate to support this good work.

C. Think it over: It's your will

While everyone involved in estate planning agrees with the urgent need to make a will, remember that it is, in fact, your will. Consider your own wishes and feelings.

Simply put - a will is an important document but if it does not express your wishes, it is not done well.

Talk it over. Consider the future. Make a draft. Think again. Your will is probably one of the most important, and personal documents you will ever prepare.

D. Consult a lawyer

Experts strongly recommend that you seek the advice of a lawyer when making out your will.

Why? Laws about will making and taxes can vary from province to province. The specific wording needed to ensure that your wishes are carried out may require the help of a lawyer. A small mistake in a homemade will might cause complications in carrying out your wishes. And remember, a simple will need not be expensive.

For a free copy of the booklet "A Gift to Future Generations" which discusses this topic in more detail, please write to Greenpeace Canada, 1726 Commercial Drive, Suite #200, Vancouver, B.C. V5N 4A3.

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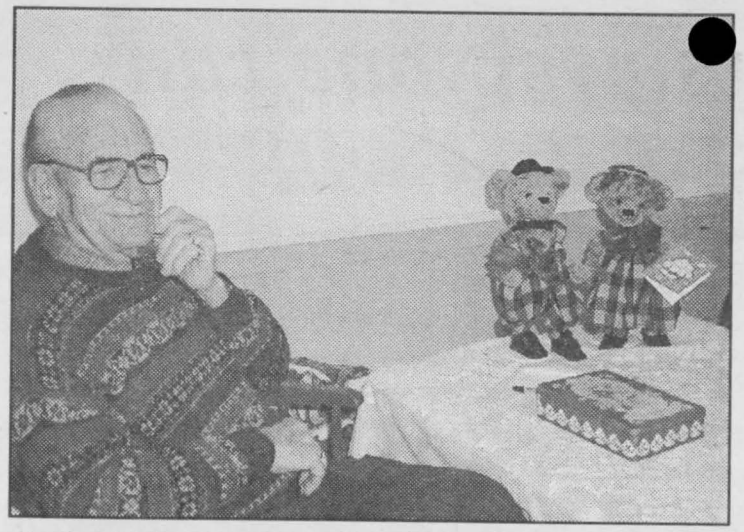


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Lending a Hand

Ambert Brown was taking tickets as the Eastern Star in Iroquois hosted a delightful luncheon for Heart and Stroke last week. His two little bear buddies helped him out. Seniors can be found doing a variety of volunteer jobs.

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Putting "Your Feet First"

by Yvonne Harvey

Step in the right direction

Our feet help us balance and carry us the equivalent of five times around the earth in an average lifetime. In return, we rarely give them the attention they deserve, until they rebel.

Along with our eyes and hands, our feet do more work than most parts of our body, so it's little wonder that things sometimes go wrong.

Our feet are also mirrors of our general health. Signs of diabetes, arthritis, circulatory and neurological diseases often appear first in the feet.

Proper foot care is essential to healthy, painless feet, and should be as much a part of you daily routine as brushing your teeth. It's never too early or to late to start caring for your feet.

How does aging affect our feet?

Older feet naturally develop more problems because the skin tends to become thinner and lose its elasticity. Healing can take longer and wear and tear to the joints over the years may have caused some degree of arthritis. But painful and uncomfortable feet are not a natural part of growing older.

A lot can be done to improve comfort, relieve pain and maintain mobility. Interestingly, statistics have shown that 75% of Canadians will experience foot health problems of varying degrees of severity at one time or another in their lives.

People with diabetes and arthritis can suffer from sensitive feet due to biological and structural changes, as well as nerve and circulatory disorders can affect the health and functionability of the feet.

It is interesting that women have about four times as many foot problems as men; lifelong patterns of wearing high heels often are the culprit.

Practising preventative foot health care

Feet are adaptable and can withstand a lot of pressure before they rebel. There are times when you are walking that the pressure on your feet can exceel your body weight, or when running, it can be three to four times your weight.

Therefore, if you walk a lot, or participate in sports, it's imperative to wear the right footwear. Your footwear must fit properly and provide good support and cushioning to the feet.

Basic hygiene and proper nail cutting may be all that's needed to keep your feet in good health, however, when feet turn into problem feet, it's best to seek professional help.

Professional Nursing Foot Care not only involves the trimming and filing of nails, treatment of corns, calluses, nail thickening, or dry cracked skin and heel fissure, but also a thorough nursing foot care assessment of the lower legs and feet, as well as the examination and evaluation of footwear.

Nursing Food Care is not covered by OHIP, however, it is covered by most extended health care plans and is income tax deductible.

Yvonne Harvey is a Registered Practical Nurse with advanced training in foot care, and practices through Your Feet First; a company committed to the promotion of healthy feet. Your Feet First provides nursing foot care in the privacy of your residence, and in retirement and nursing homes. For an appointment please call (613) 780-2343.

Seniors an invaluable resource

Have you been fortunate enough to know a wise, older man or woman who has guided you when you needed advice?

Do you have a grandparent, or an elderly aunt or uncle to whom you can turn when necessary?

Has there been an elderly neighbour to whom you felt secure in turning when troubled?

While you may or may not realize it this person(s) plays an important role in your life, in your perosnal development.

They may have been there when you needed to talk to someone, offered a sympathetic ear, or a sounding board for new ideas. They may offer insight into a problem or simply encourage you to take another look at something from a new perspective and create a viable solution through deductive reasoning. They can have a calming effect on you and what you do.

Our seniors are those we can all turn to for help or for just a smile and a warm welcome. They have a multitude of stories to share and need very little urging in some cases to tell them. They in most cases have seen numerous changes in lifestyles, they have been through many of the exact same situations we find ourselves enduring. They have been parents of teens, they have found money in short supply, they got through tough times leaning on each other and can help us to learn to truly share, even our burdens with those we cherish. They can offer suggestions on how to avoid some of the pitfalls along our journey as we too head to the senior yeras. They can provide wisdom, support and direction for us all. They demonstrate the stability we may at times lack in our daily lives, and provide a link to our past. They can be a soothing, serene portion of our day,

Please turn to page 5

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CONTINUED

Resource

Continued from page 4

providing a time out to take stock and slow down in the hustle and bustle we experience in the new millennium. They can bring into focus what is important in our lives in a considerate manner.

Local seniors are an active group and without their volunteer efforts many community events would not happen. They advise, they coordinate and they ensure that details are attended to. They teach and they arrange...we would be lost without their guidance and patience.

They read, they knit, they walk, they bowl, they golf and they travel, why they just enjoy all the things they never had time to do previously when a part of the working world. They show the rest of us that being a senior is not the end of anything, but rather the beginning of something wonderful. They spend quality time with grandchildren, showing them things and telling them tales that enrich the lives of the youngsters. Afterall the things they have seen could become volumes!

Stop by and visit a senior, take time to have a cuppa tea and a chat. Rake their leaves, shovel their drive, run an errand for them, help weed their flower bed, sit down and take a load off, you will both benefit.

As we salute the seniors we know, we offer them our thanks and appreciation. The names that come to mind inlcude such as the Brays on Island Park Drive, a pair of terrific folks who have taken such an active part in the lives of this community; Mrs. Stoddard on Beach, such a sweet lady you'll not meet; as well as the Pulfords; Mrs. Croteau who has become an active Legion Lady; Helen and Ernie Schuck who are often on the bowling greens; Charlie and Jean Marsden who swing a mean golf club as well as taking part in Lions' Club activities and stage presentations as he enhances his acting ability. The mind turns to people like the Cromies, she has a way with a needle-her handy work is special; the Sisty's, Cooke and Bernie are pretty special folks-she hooks a mean rug and he pens a mean poem or two; Art and Lois Roberts are people who we see at the bowling green and his trips to the city hospitals with patients are appreciated; the McIntoshs-Ron and Leona always ready to lend a hand, the H.A.M. Radio operators, Ray and Keith for instance are valuable assets to the area on innumerable occasions; the Meals on Wheels people, a number of whom are seniors work to enable those who need help to remain self sufficient as long as possible by delivering hot, nutricious meals. Walter Reid worked diligently to help keep the Iroquois East Marina operational and continues to help with the Community Patrol as does Lyle Mattice. The Boucks keep active at the Bridge tables and Dwight and Marion Gilmer are busy with a variety of church and farm activity yet as well as Lions Club events and try to travel a bit as well. Ron Fader lends a hand when necessary to a local business as well as tending his garden plot and entertaining those grandchildren; Mrs. Playfair is embarking on a new adventure as she begins construction of a new home; the Thompsons, both Don and Anne and E.P. and Doreen are fixtures in Iroquois and the Van Camps have a history here as well. Our friend and fellow writer, Linda and her mom keep busy watching our fine feathered friends; my parents, Lee and Jean seem to be busier than ever, as they take time to snowmobile, walk, garden, tinker, construct equipment and cook for the entire neighbourhood at times. Peter and Ada Swank put forth an extended effort to keep their property a showcase of colour each summer. Keeping an eye on the family business while travelling and golfing, as well as enjoying their children and grandchildren keep them out of trouble. A visit with Lucy or a brief stop at Risks around the corner, some of the most splendid times are spent with seniors.

Dwight Beckstead celebrated his 90th birthday last week!! A familiar sight as he tends his lawn on Dundas Street, we wish him the best.

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



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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



Park Lane Villa

A Senior Retirement site in Williamsburg, Park Villa offers the tennants the best of all worlds. When it is time to leave your home there are a number of viable alternatives to consider in our area, if you are able to care for yourself. Woodland Villa in Long Sault and the Hartford in Morrisburg offer residential quarters as well. Dundas Manor in Winchester caters to the needs of those unable to deal with day to day issues on their own.

Park Lane Seniors' Services

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.
- Indoor/Outdoor Help. Park Lane can refer seniors to individuals offering this kind of service, or provide assistance with a summer student.
- 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.
- Social and Recreational Programs. Line dancing, seniors' group meetings, crafts, bridge, movies, bingo and entertainment are offered.
- Telephone Assurance. A positive alternative for shut-ins, this service provides people with regular contact.

Looking forward to your retirement

There is one sure way to enjoy your retirement - plan ahead! Like all things in life, smart planning helps make goals achievable.

If you are starting to think about retirement, do a little daydreaming to begin with. Imagine the kind of lifestyle you would like to lead when you no longer have to work.

Will you take up a special interest or hobby? Do you intend to travel? Change your residence? Perhaps you are looking forward to completing your education, and taking on a new life passion - writing or painting for example - that will be a complete change from what you were accustomed to in your work-a-day world.

Try to put some kind of vision or description on how you see yourself living a quality retirement. If you will be sharing your retirement with a friend, partner or spouse, be sure to discuss your overall retirement concept with them.

Once you have a vision of your retirement sketched out in your mind, you can begin attaching some concrete plans to it. What financial considerations must be made? Will you live near your family? Will you move to a retirement community? A better climate?

Getting Help With Your Planning

There are increasing numbers of planning classes and workshops on retirement being conducted by a variety of agencies. These are often inexpensive and very helpful. You'll pick up plenty of advice about planning, finances, travel and the anticipated up's and down's of this new and exciting life stage. You will probably meet others who are also looking forward to their retirement and might be able to pick up and share some creative ideas with them.

Contact your local community centre or church regarding retirement workshops, or speak with your physician or health care provider.

Retirement is an exciting and rewarding life stage. At last you will be able to set you own pace, do many of the things you didn't have time for - and take care of yourself, your loved ones.

Start now to imagine yourself with more time on your hands and the demands of a hectic lifestyle greatly diminished. For many, simply imagining such an exciting lifestyle leads to many creative ideas for retirement. Go ahead and daydream. Plan your retirement.

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Seniors going OnLine and staying connected

(NC) While younger generations still take the lead in some areas of online activity, seniors have made remarkable strides in embracing the Internet. The Internet has become a valuable resource and communications tool for older adults...providing new learning experiences and helping senior citizens stay connected with family and friends. According to Jupiter Communications, seniors have become the fastest growing segment of the Web market, spending more time online individually than other age groups, Jupiter also projects that the number of adults over 55 online in the U.S. alone is expected to increase from 14 million to 27.3 million by 2003.

AOL Canada has found that not only are seniors connecting to the internet regardless of their age and computer skills, but they also feel that the internet has enhanced their ability to communicate and embrace positive learning experiences. Through email, the most utilized component of the Internet, seniors frequently send greeting cards and photographs and correspond with their children, grandchildren and other family members and friends especially during the long winter months.

Harriet Worden, a retired senior and an AOL Canada member was initially hesitant to join the online world. Over the last two years, going online has become part of her lifetsyle and she recommends it to other seniors wishing to stay connected, informed and involved.

"As a senior some would think at this stage in life I've stopped learning," said Harriet. "My experience online has been amazing. With so much information instantly at my fingertips, I learn something new every time I log on."

Worden relies on the Internet as an indispensable resource for information and as a cost-effective alternative to the telephone for keeping in touch with family and friends outside of Canada. Sending electronic greeting cards and corresponding on a weekly basis with her three children and friends in New Brunswick, California and Florida, helps Worden span long distances and stay in touch with loved ones. In addition, Worden can nurture her interest in politics by taking advantage of the online environment to keep informed on local current events, as well as worldwide news.

Recognizing the growing trend of seniors online, the Canadian Snowbirds Association (CSA) partnered with AOL Canada to provide senior citizens with an interactive, online community that is affordable, easy to use and offers additional perks like technology training.

In fact the CSA sets up Internet Cafes at its annual "Snowbird Extravaganza" billed as the world's largest mature lifetsyle event hitting five cities across the U.S. and Canada. The cafes are set up with approximately 15 computer terminals, allowing participants to log onto the Internet and walk through the online experience with an AOL Canada representative delivering the presentation.

"The enthusiasm by attendees to go online at the Internet Cafes during the Extravaganzas is tremendous," said Jeff Fraser, Vice President of Sales and Marketing, Canadian Snowbirds Association. "All our computer stations are occupied at any given time by seniors accessing email, checking financials and applying their new ways to surf learned during demonstrations by AOL Canada employees."

Fraser estimates that of the 92,000 attendees at the Extravaganza held in Toronto in early 2000, 50 percent had email addresses. A SeniorNet survey by Charles Schwab and Company Inc., also indicated that 7 in 10 respondents listed email as the most frequent activity among seniors who can access the Internet; yet another testament that a growing number of seniors are going online and getting connected.

From bringing families closer together, providing information on health and travel to linking communities of interest, the Internet has proven to have potential to transform and enrich the lives of the elderly. Having anytime, anywhere access to information and being able to stay connected and actively involved with family and friends, seniors gain independence and a higher quality of life.



Super Seniors! **Bernie and Cooke Sisty are a couple we can all take a message from. Their relationship endures and they are two of the nicest folk. They have stories to tell and we love to listen. She creates marvellous items and he pens terrific poetry... We wish them health and happiness.**

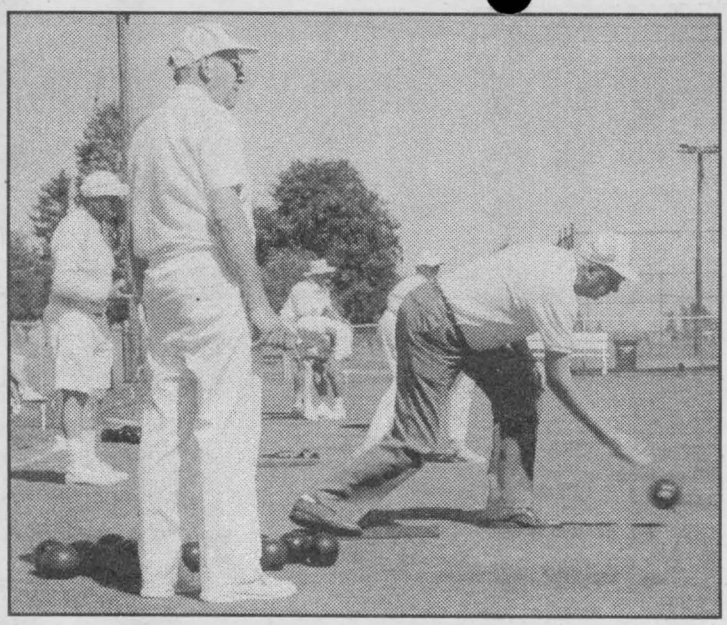
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Lawn Bowling

A senior activity that has the older persons enjoying the fresh air and the friendship, lawn bowling is a wonderful game that allows seniors to continue their fun after they retire from the everyday work world, and find they have more time to devote to hobbies.

Seniors: Your Pension Rights and what you should know

News Canada: In Canada, retirement income may be available from a number of different sources, including employment pension plans, publicly administered pension plans, registered retirement savings accounts and personal savings.

As a general rule, most of us will need about 70 percent of pre-retirement income to maintain our standard of living. If you are a member of a registered employment pension plan, you will have certain rights to help you protect your retirement income.

Employers set up pension plans voluntarily or through negotiated collective agreements. Once they do so, however, the employer and the plan must comply with pension law, the provisions of the pension plan and federal tax law. This means that at the very least you are entitled to information.

In Ontario, it is important to note that the pension benefits act (PBA) has established minimum standards for administering and funding employment pension plans and pension benefits...and as importantly, the Financial Services Commission of Ontario (FSCO) is also in place to regulate all Ontario-registered plans through the PBA.

FSCO has published the booklet, "Your Pension Rights" to provide plan members with information. It is available FREE of charge on request and outlines, with examples, the main components of a pension plan and how they affect you. The booklet is not, however, a guide to the details of any particular pension plan, since most plans are customized to meet specific goals. Under the PBA, it is the duty and obligation of your plan administrator to provide you with information about your plan.

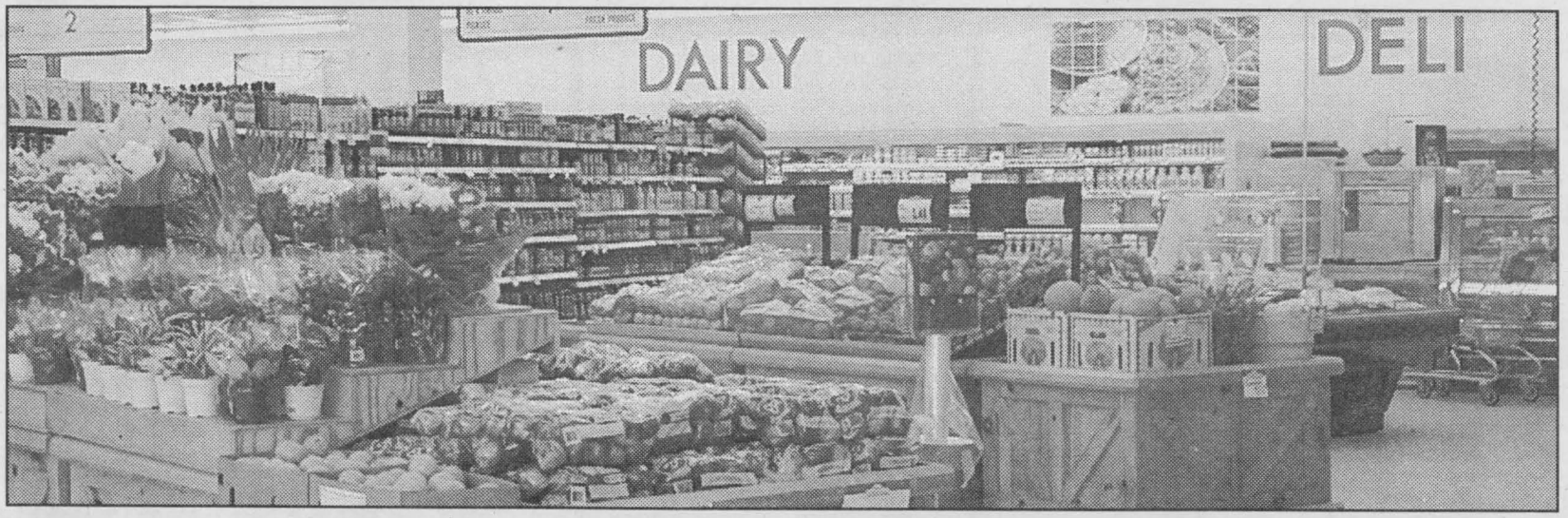
If you have a question or concern about your pension plan, you should contact your plan administrator first. More complex enquiries may be submitted to your plan administrator in writing. At that time, ask for a response in writing and if you are nor satisfied that the administrator has addressed your concerns, you may wish to wrote to the FSCO Pension Plans Branch.

More information on this subject is available online at www.fsco.gov.on.ca If you would like a copy of "Your Pension Rights" call FSCO's publications line at 416-590-7298 or toll free at 1-800-668-0128.

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