

FREE!

EMBRACING CHANGE

Serving Boomers, Seniors & Caregivers in Wilmot, Wellesley & Woolwich Township

VOL 5 ISSUE 7 MARCH 2023

www.embracingchange.ca

Feature Business of the Month

Bayshore[®]
Home Health



Community resource guide to help you and your loved ones age in place!



Take advantage of our Winter Warm Up

Get premium hearing aids for the price of advanced!
For a limited time only! Call us for details.

(Ends March 31st, 2023. New purchases only.)

New Hamburg: 519-662-6884 | Waterloo: 519-745-5888



Lynne Hemmerich
Owner, Hearing Instrument Specialist

Raquel Wilkinson
Hearing Instrument Specialist



Our mission is to provide the best possible solutions to all of your hearing needs with professional, honest and friendly service. We take pride not only in providing you with the best comfort in fit and sound of your hearing product, but also your own comfort with us!

Bernafon Alpha ITE & IIC



10 WATERLOO ST.,
NEW HAMBURG

519.662.6884

128 ERB STREET
WEST, WATERLOO

519.745.5888

Tara Held

EDITOR/PUBLISHER

Rich Held

DISTRIBUTION

Jessica Uttley

DESIGNER

Alzheimer Society Waterloo

Community Care Concepts

Dr. Nicole Didyk

Fred Parry

Kelly Durst - Health First Dental Hygiene

Mary Friesen - Edward Jones

Nancy Maitland - Wellesley Township

Heritage and Historical Society

Woolwich Community Health Centre

CONTRIBUTORS

On The Cover

Elaine Bechthold, founder of Money Measures talks about her unique approach to developing spending plans for seniors. See the full story on page 8

Cover story & photo by:

Scott Dunstall



Embracing Change



147 Arnold St
New Hamburg, ON N3A 2C6



519-574-6428



embracingchangeinfo@gmail.com



www.embracingchange.ca

Editorial Policy & Disclaimer:

Embracing Change is proud to be a Community Voice.

We hope to foster connections within the community in a positive way. The expressed or implied opinions of authors and advertisers are not necessarily those held by the publication, it's editor or publisher.



LETTER FROM THE EDITOR

Welcome Spring ...

As we welcome the first day of spring on March 20th we will soon start to notice the tiny buds forming on the trees and warmer weather coming - bringing with it new life and joy! Spring is such a wonderful season for so many reasons. We get to enjoy warmer weather, more sunshine, birds and animals begin to emerge, flowers begin to bloom, leaves begin to grow, and you can finally open your windows again and let the fresh spring air inside!

In March we recognize Fraud Prevention month. With fraud on the rise and cybercrime booming, criminals and technology are becoming sophisticated. Both individuals and businesses are at risk. Criminals are focused on trying to obtain your personal information, access your devices and assume your identity. How can you protect yourself from cyberthieves? Be sure to check out the article by our local Edward Jones Financial Advisor Mary Friesen on page 17.

Life Hack Tip ~ Find the End of the Tape Roll

Masking tape, packing tape, duct tape or just regular sticky tape all see frequent use when it comes to DIY projects, with nearly infinite uses around the house and garden.

However, one thing that can really slow you down and cause major frustration is when you can't find the end of a roll of tape. It's often difficult to locate the tape end with your fingernail, especially when the tape is clear.

Instead of wasting time searching for the tape end, simply try this trick. All you need to do is place a paperclip on the roll of tape just after where you are about to make the cut. Then smooth the tape down against the roll. When you want to use the tape again, this trick makes it easy to find the end of the roll!



Wishing you all a bright and beautiful Spring!

Tara





Flashback Photo

A Notable Family and a Horse from St. Clements

Provided by: Nancy Maitland, Wellesley Township Heritage and Historical Society

The Meyer family has played an integral role in the history of Wellesley Township since the first pioneer siblings – Magdalena, Jacob, Catherina and George - arrived in St. Clements in 1831. Jacob S. Meyer (1855-1927), the son of George Meyer and Eva Marie Stroh was involved in business and governance of the early township.

Jacob was a farmer, worked as a tax collector and served on Wellesley Township Council. He was also the manager of the Wellesley Clydesdale Horse Breeders' Association. He organized the annual horse show in Wellesley and showed his own Clydesdales which were imported from Scotland.

One of the many notable horses in the township was Redgauntlet, a Clydesdale stallion owned and raised by Jacob Meyer. As Jacob travelled to farms throughout the area to stud his horses, he often timed his travels to coincide with his tax collection duties. According to family lore, he carried a large revolver with him at tax time due to the large sums of money he had collected.

In 1900, Jacob's wife's sister Anna (Affholder)

Koebel (1862-1942) painted a picture of Redgauntlet. She had entered the convent at a young age where she received training in religion and art, but she left the convent when she was called home to care for her dying father, Ignatius Affholder (1832-1884). Anna later married Henry Koebel in 1885 and they had nine children.

Anna is known to have done several other paintings and occasionally worked for St. Clements cabinet maker, George Rosenblatt who designed altars for churches in the region and beyond. She did all the gilt work on the altars Rosenblatt created.

In 2012 Jacob's grandson Ralph Meyer and his daughter Maryann Gavin, donated Anna's original painting to Schneider Haus National Historic Site in Kitchener for preservation and display. It is an excellent example of Ontario folk art. In 2015 Mr. Meyer presented a fine art print of the painting to the township along with this photo of Jacob and Redgauntlet. After being displayed in the township office, it was transferred to the WTHHS in 2018.



Respect Your Elders

How Seniors Contribute to a Better World

Bayshore[®]
Home Health

As media reports often remind us, Canada's population is aging – already, seniors outnumber children in this country, and seniors are also the fastest-growing demographic. These facts are often accompanied by hand-wringing over how much it will cost taxpayers to support seniors' health care and pensions in the decades to come. Seniors do have high health-care and social-service needs, but what's often lost in the conversation is how much seniors contribute to society. For instance, did you know that 1.5 million of Canada's nearly eight million caregivers are 65 or older? Here's a snapshot of how older adults give back to society and make our world a better place:

Caregiving

Nearly a quarter of people aged 65 or older provide help or care to family members and friends with a long-term health condition, a disability or problems related to aging, according to Statistics Canada. More than a quarter of senior caregivers say their health as suffered as a result of their caregiving responsibilities.

Child care

Canada has 7.5 million grandparents, the highest number ever. They have fewer grandchildren than in generations past, but their relationships with grandkids are longer and richer. Some grandparents share a household with their children and grandchildren. In "skip-generation" households, grandparents are the primary caregivers for grandkids, with no middle generation – in 2016, over 30,000 children lived only with grandparents.

Volunteering

Prior to the pandemic, older adults who volunteered contributed the most hours per person, on average. Among other benefits, local volunteerism helps

communities build resilience and manage risk in a crisis. Seniors get a lot out of volunteering, too, including community engagement, life-long learning, and better physical and mental health.

Sharing knowledge

Seniors have a wealth of knowledge and lived experience, making them valuable mentors and teachers. After retiring from full-time work, many older adults continue to contribute through volunteering on committees and boards, providing consulting services or mentoring younger people. These activities can also give retirees a sense of purpose as they navigate life after work.

Charitable donations

Seniors are a generous bunch – per person, they give more money to charities than other age groups. Seniors contribute financially in other ways, too, supporting children or grandchildren either by sharing their homes or providing funds. And, of course, let's not forget the vast sums of taxes that seniors have paid over their lifetime, contributing to society at large.

Bayshore Home Health offers a wide range of home care services to help Canadians live independently for as long as possible.

226.215.3152
kwprivate@bayshore.ca



October 12-26 2023

PORTUGAL

GETAWAY
with
ANN & PAT

JOIN US ON OUR CUSTOMIZED LAND TOUR

Portugal has so much to offer - culturally rich history, stunning beaches and quality wine and cuisine.

Great weather too!

Prices are a steal for Europe!

This 15 Day PACKAGE INCLUDES

- 13 Breakfasts**
- 1 Lunch**
- 11 Dinners**
- 14 Nights Premium Hotels**
- All Transfers**
- All Gratuities**
- All Tours And Admissions Fully Hosted**
- Many Surprises Along The Way!**

\$5460.00 cad

pp based on double occupancy

Airfare Not Included TBD
\$1200.00-1300.00 Approx.

\$6460.00 cad single traveler

\$300.00 pp nonrefundable deposit due upon booking



Our Location
678 Belmont Ave, W
Unit 201 Kitchener,
Ontario N2M 1N6

Contact Information

📞 Pat Fewkes 519-721-3730
Ann High 519-622-6945

✉️ annandpat@northstartravel.ca

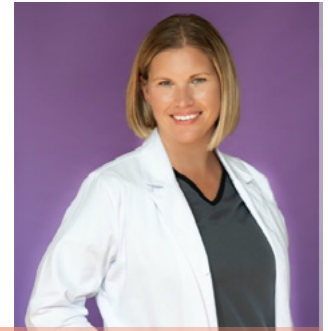


#2569684

Can you Please Tell Us More About Myo-Functional Therapy?

Kelly Durst, IRDH

Owner and Hygienist: Health First Dental Hygiene



For most of us, Myo-Functional Therapy is a relatively new concept. We often go to the dental office thinking of teeth cleanings and fillings. But what about the actual function and mobility of your face and its muscles? Did you know there are solutions to your TMJ issues, eating and swallowing trouble, snoring and mild sleep apnea? Myo-functional therapy can be the answer.

Myo-functional therapy is a set of personalized, highly effective physical therapy exercises used to treat oro-facial disorders (OMDs). These disorders can include:

- ✓ Jaw pain
- ✓ Chronic face and neck pain
- ✓ Mouth breathing (nasal breathing is best for overall mouth and body health)
- ✓ Orthodontic concerns / crowded teeth
- ✓ Oral fixation habits (pen chewing, nail biting, thumb / digit sucking)
- ✓ Snoring and mild sleep apnea
- ✓ Clenching and grinding teeth
- ✓ Chewing and swallowing difficulties
- ✓ Tongue-ties

When OMDs are left untreated, they can lead to the improper function of the face and airway. We may experience headaches, neck pain and jaw pain that can be difficult to get under control. We may also find that we snore or have sleep apnea as well as speech, eating and swallowing issues.

The goal of myo-functional therapy is to rehabilitate the oral and facial muscles. Ideally, we start as early as we notice the disorder(s), but it is never too late. Would you let that

bum shoulder go untreated and concede to using a sling - No! You would visit your local physiotherapist, who would have you back up and running with a sound shoulder. Let your face and airway be no different! There are solutions to OMDs through a series of progressive exercises and massage techniques. We can see improvements or the elimination of snoring / mild apnea, TMJ issues, speech challenges and eating and swallowing dysfunctions.

When visiting a myo-functional therapist, your appointment will first consist of a thorough exam, often with accompanying pictures so you can thoroughly understand what your practitioner is seeing. Based on the assessment data, a personalized regime will be put in place. You can expect a treatment plan that is around eight weeks in length, with the exercises getting increasingly more difficult. Your practitioner is with you every step of the way, working towards the goal of minimizing or eliminating your OMD.

Do you have a question or concern about your oral health? Reach out to Kelly @ 519-897-7341 or kelly@myhealthymouth.ca.

FOCUS

computers inc.

**73 Peel St,
New Hamburg,
519-662-6720**

- **ONSITE AND IN-STORE SERVICE**
- **COMPETITIVE PRICING ON NEW & USED COMPUTERS**
- **AFTER SALE SERVICE THAT CAN'T BE BEAT!**
- **VIRUS REMOVAL, UPGRADES & MORE!**



Financial Peace: Develop Your Own Personal Spending Plan

WRITTEN BY: SCOTT DUNSTALL

We recently sat down with Elaine Bechthold who had Communitech in Kitchener develop the Money Measures budgeting app 1.0. Version 2.0 is the centre of a suite of solutions she offers that are designed to help folks create a customized Personal Spending Plan. It's very unique and quite different from any other "budgeting" tool that is available in the marketplace. Because the solution is customizable it can be tailored to meet the needs of specific demographics including the seniors that live in our communities. How? Let's find out.

Embracing Change: Your approach is completely different from traditional budgeting methods. Can you explain the features that make it different?

Elain Bechthold: I call it Habit Based Spending. When the money is expected to be coming in and

going out is what matters with my approach. Using a habits-based approach, the Money Measure software shows what will be happening in real-time every day, including the impact on the bank balance. Really, with my approach you're not looking back and micromanaging where you're spend has been but rather, we help you create a blueprint or road map for spending money now and in the future in a way that will help you achieve your goals - with as little disruption as possible to your spending habits.

Our method lets you identify green, yellow and red-light moments coming up on the horizon. These are times when you can consider paying down debt, exercise caution or be proactive in preventing problems. Too many red-light moments (preventing problems) may mean a permanent change in spending habits, but it's a last resort.

EC: Some of the factors impacting seniors in our community are rising inflation against fixed incomes. How does the app configure to meet that environment?

EB: During periods of inflation, it's especially important for people on fixed incomes to have a budget for needs-based spending, including budgeting for seasonal fluctuations (heat, hydro etc.). It's a buffer against red light moments. Conversely, budgeting based on historical averages is one of the underlying causes of red-light moments ...forcing the use of short term dangerous solutions like accumulating credit card debt or borrowing against your home.

This use of real time, forward looking spending and the app flexibility allows customers to adapt to upcoming price increases when they are announced. Simply change the amounts for specific expenses (food, gasoline, home heating). The app does the rest.

EC: You have discussed how caregivers can benefit from using the app. Can you give us

some examples or features that could help their management of the seniors they care for?

EB: Managing our own finances can be a challenge. Managing someone else's finances can be even more challenging, especially if your loved one is in need of paid in-home services or is transitioning from independent living to a retirement or long-term care residence. The Money Measure App allows a customer to create up to 10 files - a file can be created for your loved one's current situation (including factoring in paid in-home care) and other files can be created to explore budgeting options for making a move from one residence to another.

It's about personal dignity. Finances play a major role in where our loved ones will live and the care they will receive. You'll know you have done the best you can by maximizing the resources of the person in your care.

EC: Can you give any specific examples or case studies (without identifying names) where your solution has improved the life of a senior?

EB: Sure, it's generally accepted that staying in your own home as long as possible improves your well being, sense of independence while protecting your assets. My client lived in her own home and lived on a fixed income. When the time came to pay for in-home services the Money Measures approach was leveraged to make that happen while allowing my client to stay in her home. This allowed her to delay the cost of living in a retirement or long term care residence. Generally speaking, only long term care homes in Ontario offer rates geared to income for residents with low income. Retirement communities do not.

EC: Talk to me about the simplicity of the app. What devices can it be run on? Do you have to have any special computer or financial skills to interact with the app?

EB: The app is a web browser app. It's accessible anywhere there is WIFI. The best user experience

is on a laptop or desktop computer, but any mobile device can be used.

As mentioned previously, it's the customer's spending based on habits that is entered in the app. No particular financial skills are needed. The software does the calculations.

Many budgeting apps must be connected to a bank account in order to tap into historical financial information. This is not the case with the Money Measures software. It's a standalone app that uses current and relevant information. Your life is about tomorrow and beyond - so is our app.

EC: Do you offer any kind of training/support, either in groups or personally?

EB: Yes. During the pandemic I learned how to do walkthroughs and offer instruction virtually. In a virtual setting, it's easy to accommodate groups. A virtual walkthrough can be booked on my website for individuals and groups. Walkthroughs are free. At time of booking, indicate the number of people attending. Groups of more than 20 people are not easily manageable in a virtual setting.

Questions are expected and welcome. It's like learning to ride a bike. The first and most critical step is learning how to use it.

Additionally, one on ones can be arranged to discuss customized budgets either in person or virtually. Getting answers to questions about how to enter and use the information is free whether you are a subscriber or not. It's part of the customer service experience.

EC: And finally, how do you obtain the app and is there a cost associated with it?

EB: I think trialling the app is a good start. You can do so at www.moneymeasuresinc.com and sign up for a 30 day trial period. From there, you can join for less than 30 cents per day, even less with an annual subscription.

New Programs at Woolwich Community Health Centre

Wellesley Rocks!

Are you a musician looking for others to jam with, or maybe you already have a group you make music with but want to learn new repertoire or meet new people? Starting in mid-March, our music therapist, Amelia, will be hosting weekly jam sessions and rehearsals on Mondays in preparation to do a concert in Wellesley on Saturday May, 6th. Consistent attendance and May 6 availability for the concert is required. For more information, email Amelia at aballak@wchc.on.ca

Ages: 13+

Facilitated by Amelia Ballak, Music therapist, WCHC

Contact for registration aballak@wchc.on.ca

Never Too Old to Tap Your Toes

Through music we are able to actively participate and express our feelings and experiences. There is evidence that music therapy is holistic and empowering individuals towards healing and helps us improve our mental wellbeing.

Join our virtual music therapy group for seniors every Monday from 1-2 pm from February 27 - April 3. This group, run by music therapist, Amelia Ballak, offers a space for musical and social engagement for those 60+. Every Monday we will focus on musical engagement to support memory, movement, and brain health. Activities include movement to music, singing, song writing, and discussion. No musical experience required!

Date: March 6, 13, 27, April 3 2023

Time: 1:00 pm - 2:00 pm

Facilitated by Amelia Ballak, Music Therapist. To register, contact Tariq at tabdulhadi@wchc.on.ca

Young at Heart (Adult Game Night)

Join us for an evening of fun! Different adult themed games every month, including, but not limited to BINGO, Euchre, and Chess. Opportunities for specialized guest presenters to teach about health topics based on the groups interest, and snacks included at every event.

Location to be determined.

4th Thursday of every month

March 23rd – Wellesley Community Centre

April 27th – St. Clements Community Centre

May 25th – Wellesley Community Centre

June 22nd – Linwood Community Centre

5:30 pm - 7:00 pm

Please Call/Email to Register:

Lauren Kells at lkells@wchc.on.ca or 519-656-9025 ext. 224 or

Tariq Abdulhadi at tabdulhadi@wchc.on.ca



DO YOU KNOW...

MARCH IS NUTRITION MONTH



As we all know, homemade food is healthier, but cooking at home is a little challenging and takes much of your time. This cooking class will introduce some great recipes to help you save time for cooking and eating healthier, and also encourage you to try some new food and new recipes. Recipes and ingredients will be sent out prior to the class so that you can prepare beforehand. Each month, we will try a different theme (Meal for One, Eat without Meat, Eat Healthier with Low Carbs, Gluten-Free, and a Taste of Asia). Join our Virtual Cooking Classes

EAT WITHOUT MEAT MARCH 13, 2023 (2:00 - 3:00 PM)

Spring is getting closer to us. You may want to prepare yourself with a youthful spirit and body to welcome and embrace spring. A list of all the fruits and vegetables that are now in season as well as recipe ideas that will inspire you to eat fresh and seasonal throughout the month of March. The recipes this month will help you to wake up your body, promote your digestion and boost your immunity. Yay!

EAT HEALTHIER WITH LOW CARBS MEAL APRIL 10, 2023 (2:00 - 3:00 PM)

April is all about spring vegetables. Asparagus and artichokes are at their peak, snap peas, beans and young carrots with their fern-like tops begin to make an appearance. Spring garlic and spring onions, radishes, leeks and fennel are all.

Marked by longer days and the fields bursting into life, April is a great month for cooking with the new season's produce.

GLUTEN-FREE FOOD MAY 8, 2023 (2:00 - 3:00 PM)

Gluten-free: What does that mean? And what is a gluten-free diet? Who should eat a gluten-free diet? What to look for on food labels? Can you go gluten-free to lose weight? These questions are newer and a little confusing.

Come and join our class to have a discussion to get a better understanding.

These gluten-free recipes that we are going to introduce are shared by one of my closest friends who is a wonderful cook and has been doing gluten-free meals for years.

TASTE OF ASIA JUNE 5, 2023 (2:00 - 3:00 PM)

Asia is home to some of the best food in the world and a diverse range of cuisines. When we're craving Asian food, our first thought is take-out because making Asian food at home has never been simple. Join us for an introduction of some simple and easy to follow Asian dishes.

Contact for registration: tabdulahadi@wchc.on.ca



K.R. ABBOTT

TAX & ACCOUNTING SOLUTIONS

205 Peel St.
New Hamburg, ON
Phone: 519-662-1857
Fax: 519-662-2166
Email: info@kratax.ca

February Hours:
Mon-Fri 9-4

March & April Hours:
Mon-Thurs 9-6
Fri 9-5
Sat 9-12
Closed Sundays

*No Appointment Necessary.
Come & Join our Family!*



PROUD SUPPORTER AND PRINTER OF

Embracing Change

ritzprinting

EXCEPTIONAL SERVICE
ADVANCED TECHNOLOGY
PREMIUM QUALITY

MORGAN MILLER www.ritzprinting.com
New Hamburg • 519.662.2200 • info@ritzprinting.com

March Puzzles!



Concentration Puzzle

Use the visual clues in the puzzle to figure out what it says.



Wacky Wordies #5

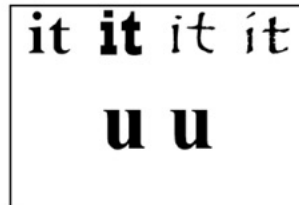
Each puzzle is a visual representation of a common word or phrase. Can you decipher them?



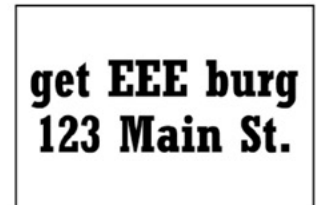
1. _____



2. _____



3. _____



4. _____



5. _____



6. _____



7. _____



8. _____



9. _____



10. _____

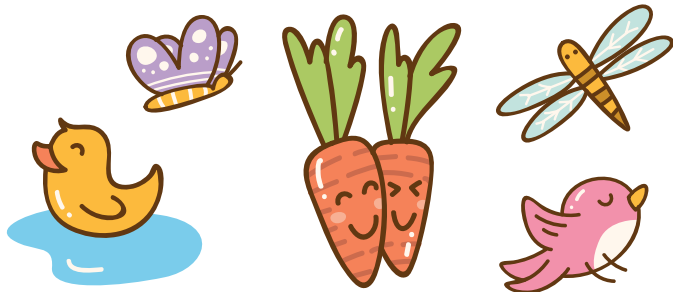


11. _____



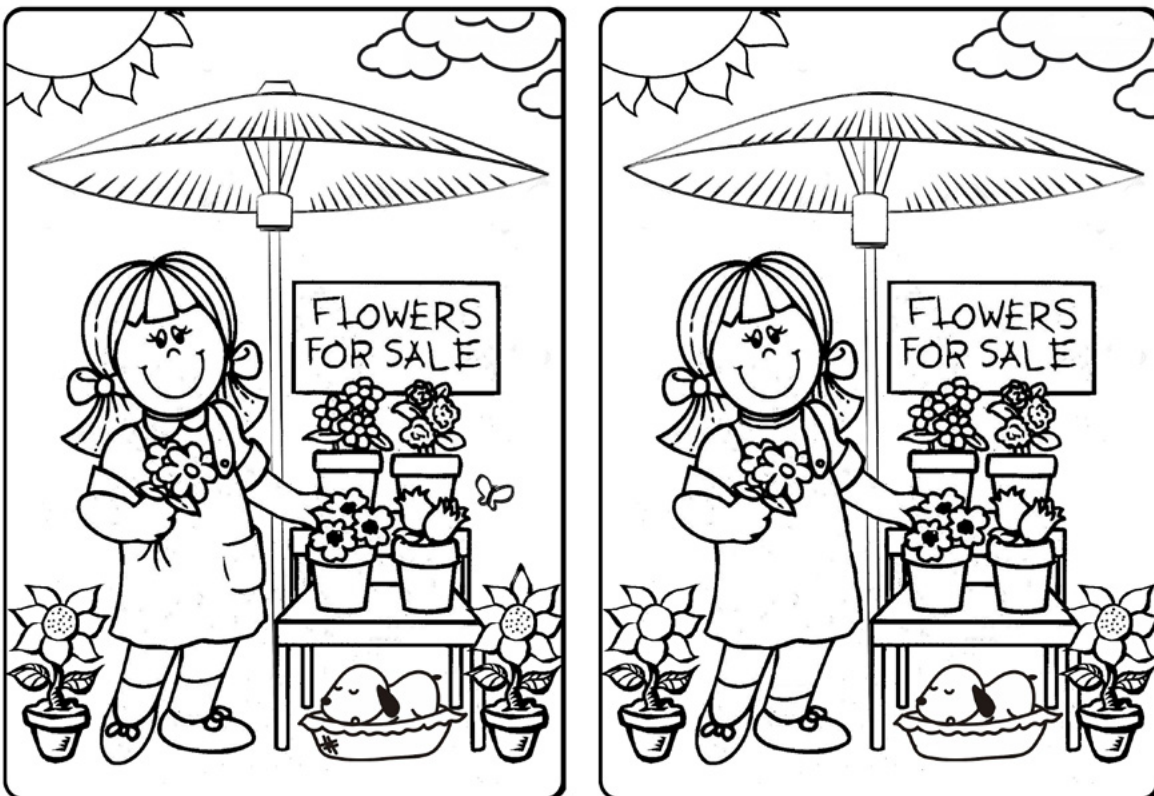
12. _____

Laughing Matters!



SPOT THE DIFFERENCE

Can you spot the 11 differences between these two pictures?



WHERE TO GET YOUR FREE COPY

Copies will be available around the first Wednesday of every month at the following locations:

WILMOT TOWNSHIP:

- MeMe’s Café New Hamburg (outside magazine stand)
- Sobey’s New Hamburg (outside magazine stand)
- Hemmerich Hearing
- Dolman Eyecare
- Morningside Retirement Community
- Stonecroft New Hamburg
- Nithview Community
- Foxboro Green
- Community Care Concepts
- Town Square Pharmacy
- Cooks Pharmacy
- New Hamburg Thrift Centre
- New Hamburg Legion
- New Hamburg Office Pro
- No Frills New Hamburg
- Baden Village Pharmacy
- Rudy Held Performance Centre
- Soles Journey New Hamburg
- Little Short Stop New Hamburg
- Heart & Home Creations NH



- McDonalds (outside magazine stand)

WELLESLEY TOWNSHIP:

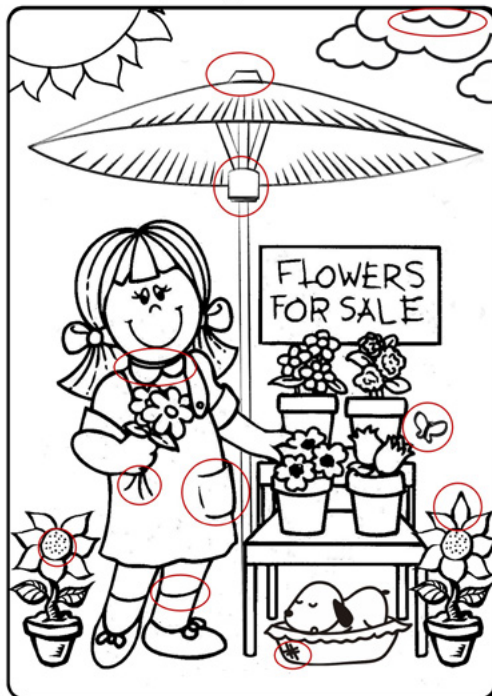
- Schmidtsville Restaurant (outside magazine stand)
- Wellesley Township Community Health Centre

- Linwood Nurse Practitioner Office
- Pond View Retirement Village
- Cooks Pharmacy Wellesley
- Pym’s Village Market
- In Season Home & Garden St Clements
- Len’s Mill Store – Hawkesville
- Food Town IFT St Clements (Outside Magazine Stand)

WOOLWICH TOWNSHIP:

- Community Care Concepts
- Martin’s Guardian Pharmacy (outside magazine stand)
- Kiwanis Transit
- Woolwich Health Care Centre
- St Jacobs Place Retirement Place
- MCC Thrift & Gift Elmira
- Living Waters Books & Toys Elmira
- Bonnie Lou’s Cafe
- Hillcrest Home Baking
- Dollarama Elmira (outside magazine stand)
- Harvest Moon St. Jacob’s

Solutions



Concentration Puzzle: Made in the shade

Wacky Wordies #5

1. Up for grabs
2. Round trip
3. It’s up to you
4. Gettysburg Address
5. Eye doctor
6. Change of heart
7. Tennis lesson
8. Sentiment
9. Price break
10. Drop in the bucket
11. Stacked deck
12. Block watch

The Importance of Being Healthy



Persisting a few days, I was laid flat by something painful in my lungs... feeling like a pulled ligament or infection. Even small exertions left me with coughing spasms. I could barely breathe without touching off another bout.

News reports tell of people being placed on round-the-clock hospital ventilators, having to struggle alone in the absence of family due to pandemic protocols – hanging on... one measured breath after another... minute to minute... week after week. True warriors. Being a person blessed by good health, I’ve never known what it’s like to be that sick.

Stuck staring at the ceiling, surrounded by people they don’t know. Yet, thankful for small mercies: professional caring hands that may be the last patients ever hold. Illness affects everyone’s family and their lifestyle from young to old. You’re no longer able to help others – not when you’re already running on empty.

One of our daughters asked me about our role in society. As a “raconteur”, it includes my various musings as a storyteller. So, I see my role as simply reflecting back to others what I’ve learned – being the middleman – and often, the ‘man in the mirror’ interpreting what I see. But – at this confessional moment – I know times that I’ve missed the mark. Sadly, because of my ‘me first’ attitude, it’s meant I’ve been distracted... not being there for others.

**“I ran so fast that time and youth at last ran out
I never stopped to think what life was all about
And every conversation I can now recall
Concerned itself with me and nothing else at all”**

Yesterday When I Was Young

by Charles Aznavour & Elton John

[Watch on YouTube](#)

But, no matter our health situation, our age group, or anything else; we can still do something to help make a difference. Maybe something small, like helping a neighbour who’s a care giver. They don’t even need to know who did it. Also, local charitable groups would appreciate our talents towards some volunteer project... something that ties into our own passion. And, of course, helping out financially is always appreciated.

Plus, we can always be mindful of others in our prayers and reflections. Like my dad use to say, it’s the thought that counts... something we can do before rising for the day.

**“May the stars carry your sadness away, May the
flowers fill your heart with beauty,
May hope forever wipe away your tears, And,
above all, may silence make you stronger.”**

– by Chief Dan George

The best thing? It’s never too late to restart. Some “Boomer” friends of mine tell me that 70 years-old is the new 50. Why not be grateful for what we have while appreciating what others endure?

There’s always been anecdotal evidence associated with the good feelings we get when helping others. In addition, verifiable scientific studies – including a recent University of Pittsburgh report – show that our support to others activates a neural pathway in the brain that boosts our well-being.

Songwriter, John Lennon, was asked for the best lyrics he ever wrote. “That’s easy”, replied Lennon, “All you need is love.”

That’s the way I figure it – FP



‘Music in Me’ writer Fred Parry is a lover of people and a collector of stories, music, wisdom and grandchildren.

Find him at www.fredparry.ca



We're Online!

Each issue is uploaded as a full colour online edition.

Missed an issue? You can find our past issues online.

Check us out at:

embracingchange.ca

Edward Jones

edwardjones.ca

Living in retirement? I can help.

- Estate & Legacy Strategies
- Investing - RRSP, TFSA, RESP
- Charitable Giving

Let's talk

Mary Friesen

Financial Advisor

85 Willis Way
 Suite 114
 Waterloo, ON N2J 0B9
 519-578-4141
mary.friesen@edwardjones.com
www.edwardjones.ca/mary-friesen

MKT-14371-C-AD



CAR & TRUCK ACCESSORIES

TIRES AND WHEELS, CAR CARE PRODUCTS, RAIN GUARDS, HOOD SHIELDS, FLOOR LINERS, PROGRAMMERS & MORE!

WWW.RUDYHELD.COM | 519-662-2821 | 147 ARNOLD ST. NEW HAMBURG

March is Fraud Prevention Month



Knowledge is power.

Get the information you need to protect yourself, your family and your money.

<https://antifraudcentre-centreantifraude.ca>



TIM LOUIS

Member of Parliament,
Kitchener-Conestoga

519-578-3777

Tim.Louis@parl.gc.ca

TimLouisMP.ca

[@TimLouisKitCon](https://www.instagram.com/TimLouisKitCon)

Protect financial accounts from “cyberthieves”

Cybercrime is booming and criminals and technology are becoming sophisticated - both individuals and businesses are at risk. Criminals are focused on trying to obtain your personal information, access your devices and assume your identity. How can you protect yourself from cyberthieves?

Here are some suggestions that can help:

- **Watch out for “phishing” attempts.** You may receive emails that appear to be from a legitimate firm, requesting information your financial institution would never request online — confirmation of an account number, password, Social Insurance Number (SIN), credit card number and so on. These notes can look official, often incorporating a firm’s logo, so pay close attention to what’s being asked of you.
- **Think twice before clicking or downloading.** If you are suspicious about a communication, don’t click on a link or download an attachment — instead, go to your financial firm’s website or use their app to verify they sent the information or request.
- **Become adept with passwords.** Use a different password for each of your accounts and change your passwords regularly. Of course, maintaining multiple passwords can be confusing, so you might want to consider using password management software, which generates passwords, stores them in an encrypted database and locks them behind a master password — which is the only one you’ll need to remember.
- **Use your own devices.** Try to avoid using public computers or devices that aren’t yours to access your financial accounts. If you do use another computer, clear your browsing history after you log out of your account.
- **Be cautious about using Wi-Fi when traveling.** When you’re on the road, you may want to use public hotspots, such as wireless networks in airports and hotels. But many people don’t realize that these hotspots reduce their security settings to make access easier, which, in turn, makes it easier for cyberthieves to intercept your information. In fact, some hackers even build their own public hotspots to draw in internet-seekers in an effort to commit theft. So, if at all possible, wait until you can access a trusted, encrypted network before engaging in any communications or activity involving your financial accounts.
- **Don’t give up control of your computer.** Under no circumstances should you provide remote access to your computer to a stranger who contacts you, possibly with an offer to help “disinfect” your computer. If you do think your device has an issue with malicious software, contact a legitimate technician for assistance.
- **Know whom you’re calling for help.** If you need assistance from, say, a customer service area of a financial institution, make sure you know the phone number is accurate and legitimate — possibly one from a billing or confirmation statement. Some people have been scammed by Googling “support” numbers that belonged to fraudsters who asked for sensitive information.
- **Review all correspondence with your financial services provider.** Keep a close eye on your account activity and statements. If you see mistakes or unauthorized activity in your account, contact your financial institution immediately.

Advanced technology has brought many benefits, but also many more opportunities for financial crimes. By taking the above steps, and others that may be needed, you can go a long way toward defending yourself against persistent and clever cyberthieves.

This article was written by Edward Jones for use by your local Edward Jones Financial Advisor.

When the Cost of Living is Outpacing your Retirement Income



The increased cost of living over the last few years is no-doubt causing stress for many seniors. In retirement, income is often fixed and, for many, significantly less than what they enjoyed during their working years. For seniors that carry mortgage obligations beyond their retirement date, the concern is often even greater. Shelter costs have risen by 7% in the last year and groceries by 11%, not to mention the soaring prices of necessities like gas and hydro. Seniors are feeling the pinch. One area however, where seniors carry a distinct advantage in combating this problem is assets; more specifically, homeownership. In an economy where homeownership is no longer a forgone conclusion for younger generations, the overwhelming majority of senior Canadians are homeowners.

Despite recent decreases to property values, the average home value is up since the start of the pandemic, significantly actually. House prices across Canada increased by 46% between 2020 and 2022. While they have subsequently receded by somewhere between 12 and 14% in recent months, the net overall increase over recent years is nothing to scoff at. This means that the majority of homeowners who have owned their homes for more than 3 years and who have not refinanced during that time, are sitting on quite a bit of equity.

Homeowners who have owned their homes for decades, as many seniors have, have a considerable amount of equity. Because of this, the fact of the matter is, many Canadians are arriving at retirement equity rich but cash poor.

In retirement, liquidity is key. A significant net worth on paper means very little when you're finding it difficult to pay your bills. And so, many seniors are turning to the equity in their homes to help bridge the ever-increasing gap between the cost of living and fixed retirement incomes. And there is more than one way to access that hard-earned equity.

Selling the family home and renting during retirement offers certain benefits; reduced maintenance costs and responsibilities being a big one. However, rent has increased dramatically as homeownership becomes more and more out of reach for many Canadians. Average rent for a 2-bedroom apartment in Waterloo rose to \$2,199/month in January according to [zumper.com](https://www.zumper.com). Waterloo now ranks among the top 20% in terms of most expensive cities to live worldwide.

High demand has not just driven rental prices to astronomical levels, it has also led to a shortage of rental units. According to a report by CMHC, Canada now has fewer apartments available for rent than at any time in the last 20 years, meaning long wait lists for desirable rental accommodations and even bidding wars amongst prospective renters to secure accommodations, something that was previous unheard of.

Re-mortgaging with a conventional mortgage is another option. These mortgages often offer the lowest interest rates but require borrowers to make monthly payments, which can be cumbersome on a fixed income. Because of the need to make regular payments, traditional mortgages require borrowers to demonstrate that their income outpaces their shelter costs by almost 3 times. For that reason, traditional lending solutions are often unable to address the unique concerns of senior clients who have considerable equity but limited income.

This is where a reverse mortgage can help. Reverse mortgages are available exclusively to homeowners over the age of 55 and allow you to leverage the equity in your property to decrease monthly payments, increase cash flow and enjoy your retirement free of financial stress. Rather than make monthly payments on the mortgage, the interest that accrues is simply added to the balance. The lender guarantees that you will never need to requalify for the mortgage and will not be required to pay back the mortgage until the house is sold. For senior couples,

this has the added benefit of ensuring that the passing of a spouse will not impact a borrower's ability to remain in their home. Additionally, reverse mortgage lenders guarantee that you will never owe more than the home is worth.

Equity can be withdrawn either in a lump-sum or an annuity, meaning the reverse mortgage can be used to augment cash-flow and help homeowners remain in their homes for longer. And because the amount you are receiving is a loan and not "income", the lump sum or monthly installments are not taxable and have no impact on payments received from the government such as Old Age Security.

And so, senior homeowners have increasingly been turning to reverse mortgages to help manage the increasing cost of living. Canadian reverse mortgage lenders saw an increased demand in 2022 of almost 30%. Because what's the use of equity and a healthy net worth if you can't leverage it to give yourself peace of mind and the financial freedom to enjoy retirement?

HONESTY • INTEGRITY • COMMITMENT • PROFESSIONALISM
Proudly serving Wilmot, Wellesley and Woolwich Townships

Abbi Stevenson
Mortgage Broker
Lic. #M20001061

☎ 226.868.0063
✉ abbi.stevenson@dominionlending.ca
🌐 www.abbistevenson.ca

 **VALKO**
FINANCIAL LTD.
Dominion Lender Centres Valko Financial FSRA#13047
Independently Owned and Operated

 **DOMINION LENDING**
CENTRES





COMMUNITY CARE CONCEPTS

of Woolwich, Wellesley and Wilmot

Helping Seniors and Adults with Disabilities
to Live Independently in their own Home

- Meals on Wheels • Transportation
- Day Programs • Homemakers
- Maintenance • Friendly Visitors • Community Meals
- Transportation from Hospital to Home
- FREE Community Exercise and Falls Prevention Classes
- FREE Short Term Home Support

**COMMUNITY
CARE
CONCEPTS**

of Woolwich, Wellesley and Wilmot

929 Arthur St. S. 1-855-664-1900

Elmira

519-664-1900

info@communitycareconcepts.ca

www.communitycareconcepts.ca

23 Church St.

New Hamburg

519-662-9526



Maintaining a Healthy Diet

During the month of March, as dieticians across Canada celebrate Nutrition Month, we hear a lot about the importance of maintaining a healthy diet, especially as we age. Eating well not only helps to keep our bodies functioning well, it also helps to repair our bodies and provides us with the necessary energy and nutrients that we need. Eating well also helps us to lower our risk, as well as manage, chronic health conditions.

While we recognize the importance of eating well, many older adults struggle with maintaining a healthy diet. For some, limited access to grocery shopping, particularly during the winter months, makes it difficult to access ingredients to prepare a healthy meal. For others, some medications may reduce their appetite. We also know that it can take a lot of energy and work to prepare a meal for 1 or 2. For many living on their own, eating alone is not enjoyable. Eating is a very social event that is best when it is shared.

While we cannot control all of these factors, there are options in your local community to support you in maintaining a healthy diet as well as to reduce some of the loneliness associated with eating alone:

★ **Meals On Wheels:** Volunteers through Community Care Concepts deliver a hot, nutritious meal at noon on weekdays throughout the Townships. A meal consists of a soup, salad, entrée and dessert. Special diets can be accommodated. Meals in Wellesley and Wilmot Townships are prepared by Schmidtsville Restaurant. In Woolwich Township, Bonnie Lou's Cafe prepares the meals. Registering is a simple

process. Individuals can call into our main office, provide a minimal amount of information and be set up to receive meals within 48 hours. Individuals can select the number of meals each week and can start or stop based on their schedules. Beyond the nutritional value, the visit by the volunteer provides an important safety check and also a friendly source of social contact in a long day.

- ★ **Nutritious Frozen Entrees:** For those not wanting to commit to a noon delivery or those requiring meals for evenings or weekends, Community Care Concepts offers a wide assortment of frozen entrees, soups and desserts – all fresh food that has been frozen and can be heated in an oven or microwave. Frozen meals can be ordered through the main office and picked up or delivered.
- ★ **Lunch Date:** For those who prefer company during their meals, Community Care Concepts has volunteers and staff that will join individuals over the lunch hour, whether it be to join someone for Meals on Wheels or to help prepare lunch.
- ★ **Community Dining:** Recognizing that meals are a very social event, Community Care Concepts offers a series of group dining events at community locations across the Townships. This is a great opportunity to get out of the house, connect with others and enjoy a hot, healthy meal. Interested individuals must call the office at least 48 hours prior to the meal to register. Doors open at 11:30 am, with lunch served at noon.
- ★ **Grocery shopping:** For those who cannot get out to the grocery store, Community Care Concepts has staff who will grocery shop on your behalf. For those who are able to shop but need transportation, staff can accompany you to the grocery store.

Maintaining a healthy diet is a key component of aging well. Contact Community Care Concepts today at 519-664-1900, 519-662-9526 or 1-855-664-1900 for information or to register for these programs.



COFFEE HOUSE TALKS

Learn, Create, Share

● ● ●

Coffee House Talks is a group for adults over 55 years old. It provides an opportunity in our community for us to learn new things, share information and create new relationships. Individuals can come together in various ways and have some fun!

➤ Past event have included healthy living, craft activities, gardening, and internet safety.

➤ Please join us at our next event! Visit our website for upcoming events or contact us for more information.

Our Contact:
 ☎ WFRC- 519-662-2731
 ✉ coffeehousetalks2020@gmail.com
 ✉ info@wilmotfamilyresourcecentre.ca
 🌐 <https://sites.google.com/view/coffeehousetalks/home>

This project is funded in part by the Government of Canada's New Horizons for Seniors Program



Hire with Confidence!

As an experienced Real Estate professional with the **Accredited Senior Agent (ASA™)** designation, I have the training and skills to assist mature and senior clients with safety and confidence in all aspects of the downsizing process of buying and selling homes.

I bring a network of specialists and professionals to assist with:

- de-cluttering • packing • moving
- unpacking • transfer services and more to improve the end result for you.

No problem is too small and no challenge is too large.



Angela Baas
Sales Representative

Office: 519-747-2040
 Angela@AngelaBaas.com
 www.AngelaBaas.com

ROYAL LEPAGE
 WOLLE REALTY BROKERAGE
INDEPENDENTLY OWNED AND OPERATED

ALZHEIMER SOCIETY

Provides a variety of programs and services for persons living with Alzheimer's disease and other dementias, their family and friends, professionals, and the community.

- Information and Education
- Individual & Family Support
 - Group Work
 - System Navigation
- Social/Recreation Programs

CONTACT

519-742-8518 ext 2090 for more info or to receive the Program Guide

www.alzheimerww.ca



SPRING FORWARD

Set your clocks ahead
 Sunday March 12th

Ask the Expert: Mercedes Kay Gold

Certified Nutritional
Practitioner and Certified
Mobile Personal Trainer



I hear a lot about collagen
but I don't know much
about it. Should I be
taking this supplement?

- Question from Christine Bunn

Collagen is the most abundant structural protein in animals. There are 28 known types. Type I is the most abundant in humans, found in skin, tendons, bones, cartilage, connective tissue, and key in cellular processes. As we age, collagen production decreases. The plump chipmunk cheeks turn into fine lines, wrinkles and sagging. Diet and lifestyle choices sadly speed up the process. A sugar laden and highly processed menu, sun worshipping and smoking are partly to blame. We can obtain collagen from consuming bones, skins and ligaments from pork, chicken and beef, as well as the skin of fish. Bone broth is also a super source.

Are you plant-based? The body does produce collagen from amino acids and luckily, legumes are super stocked. One absolutely key takeaway for those thinking of adding collagen to their daily routine is the importance of vitamin C. Collagen production and vitamin C go hand in hand. Berries, citrus, broccoli and peppers are stupendous sources.

Porcine, bovine and marine collagen can be taken in liquid, powder and pill form. Several studies support slowing down ageing of the skin with collagen supplements. Some studies suggest collagen supplements improve symptoms of osteoarthritis and reducing joint pain. Muscle atrophies with age and studies suggest collagen increases muscle mass.

Collagen benefits overall health inside and out. There are five main types of collagens used in supplements. Choose products containing a full spectrum with a focus on hydrolyzed collagen from marine and bovine. Marine collagen is linked to beauty and animal-based to muscle, bone and gut-healing goodness. Plant-based collagen supplements are simply a slew of anti-oxidants and vitamins to support the body's own production. With flavors like chocolate, vanilla, lemon-lime and even peppermint, collagen powder is an easy and tasty way to add protein to the diet whether you stir into morning coffee, add to smoothies, yogurt or baked goods. Collagen is body-boosting love linked to longevity and offsetting ageing.



We Care For You Like Family

martinspharmacy.ca

martin's
Guardian Pharmacy+

(519) 664-3785

10 Parkside Dr, St. Jacobs
Woolwich Community Health Centre



What to put in my “When I Die File”

“When you don’t share your thoughts on illness and dying, Your family members are left to fill in the blanks. Turns out they tend to fill in those blanks with their own beliefs **not yours**. Be **clear**. State your wishes **now**”.
- Unknown

Death is one of the many things we try to avoid thinking about until it’s absolutely necessary. It often feels too sad, scary or even morbid. Surveys done recently in Canada indicate more than half of Canadian adults don’t have a signed will or personal directives. When asked why they may feel they are too young, they don’t have children or they lack financial assets. Loved ones can be saved so much stress and heartache if you simply take the time so secure your wishes and beliefs are known early. Once you frame end of life planning as the last big favor you can do for your family, it becomes easier to deal with.

Do you know what could happen if you could not speak for yourself? Who would you trust to make those health care decisions you would want. Completing an Advanced Care Plan is a process of reflection and communication. It is how we care for each other.

THINK about what is important to you, your values, wishes and beliefs.

LEARN about your overall health conditions

so you are better prepared.

DECIDE on your Substitute Decision Maker and pick and ask a person you feel would be willing and able to make decisions that you would want with regards to your personal care.

TALK to your family friends and health care professionals about what is important to you and **record** all this in your EOL file.

Mistakenly many people believe that a will or trust is all they need to leave behind. Without other important information, a will cannot be executed and survivors are left to deal with an often time difficult path to sort things out. These two documents state your directions for dividing your assets after your death. When specific articles are intended for a specific person this may be something to take care of before death to ensure your wishes are followed. Lawyers may suggest 2 Wills when there are two persons still alive.

- ▶ **Lawyer’s or accountant’s information:** Even your closest family members may not have the contact information of your lawyer and/or accountant who are crucial in executing your will.
- ▶ **Tax documents:** should be collected and stored from the 5 previous years.
- ▶ **Birth certificate:** This is one of the first documents your family will need. It may take a while to locate it, but once you do,

keep it in the folder you are preparing.

- ▶ Power of attorney for financial care. This is a person you trust to make financial decisions on your behalf when you become incapacitated.
- ▶ Bank Accounts and investments information will speed and provide more ease to access these necessary items.
- ▶ Debtor information credit cards, loans, membership dues if any.
- ▶ Real estate documents and deeds should be compiled to make it easy to execute your Will
- ▶ Copy of driver's license if one is held, copy of SIN, Marriage Certificate, divorce papers especially if married more than once.
- ▶ Home details, passwords, email, phone details etc.

FUNERAL INSTRUCTIONS

Most people are aware of a traditional burial or Cremation as the disposition of a deceased body. Many new alternatives have been coming to light.

Green your death: A growing number of Canadians are making their end of life plans more environmentally friendly than in the past. Direct Cremation of course skips the embalming and the risk of those toxic chemicals seeping into our ground as the body decomposes.

Aquamation or cremation by water is a flameless procedure using alkaline warm water and gentle movement to decompose the body as it would normally. This procedure uses much less energy than direct cremation. Again do your research about where and who will perform this procedure. Much good information online.

Natural burial is chosen by some and remains the most environmentally friendly. There is no embalming or cremation taking place. The body is wrapped in a biodegradable shroud or casket (eg. Willow casket). Again as this gains popularity research is important.

Plan to make your ceremony, memorial or celebration of life personal!

An End of Life Doula will walk you through your entire journey and be available to offer helpful information along the entire way. They strongly encourage that you express your wishes while you are able when it comes to planning your ceremony, memorial or celebration. Do you wish to write your own obituary or eulogy? Or do you wish a friend or loved one to assist. What music might accompany this and will there be readings by anyone? Do you wish pictures posted or video recordings that could include a message from yourself. Individually written letters can be prepared for those most important to us. Whenever you have a thought write it down and act upon it if necessary. Your Doula will remain grounded and attached to all discussions and offer choices and education.

Be thoughtful and cautious about what you put in writing but do it **now**.

Death enriches your life and your legacy.

IRENIC

Debbie Yantzi

Certified End of Life Doula

519-580-4312

Debbieyantzi@hotmail.com



Your Roof Protects More Than Just Your House.

That's why we approach every project as if it were our own: With care, integrity and workmanship.

In 40+ years as a family business, we've earned the trust of countless local families and businesses. Let us earn yours, call us today!



519.684.7693 | nwroofing.ca



Asphalt • Cedar • Slate • Steel • Flat Roofs • Steeples • Fascia • Soffits • Eavestroughs • Skylights

Retirement Apartments • Full Service Retirement Suites • Assisted Care • Memory Care • Long-term Care



STAYING *active* in the VILLAGE

Let's chat!
Call 519-576-2430,
Katie x 8008 or
Gillian x 8002



The Village of
WINSTON PARK

695 Block Line Road, Kitchener

Come see why you'll love our *Village*

schlegelvillages.com

Brain-Healthy Tips to Reduce Your Risk of Dementia

Why brain health is so important

While there are some risk factors you cannot control for dementia, such as age and genetics, reducing the effects of risk factors that can be influenced is possible.

By following these tips and strategies, you're not only reducing your risk of dementia, you're also:

- Looking after your long-term brain health,
- Reducing your risk of other cognitive and chronic diseases, and
- Protecting your overall health

Be physically active

People who exercise regularly are less likely to develop heart disease, stroke and diabetes – all risks associated with dementia.

Physical activity also pumps blood to the brain, which nourishes the cells with nutrients and oxygen. As well, regular exercise helps to reduce stress and improve your mood.

Being physically active can reduce these risk factors for dementia:

- Depression
- Diabetes
- High blood pressure
- High cholesterol
- Lack of physical activity

Five tips for being physically active

1. Start where you can and set reasonable goals. If you feel you have little opportunity to exercise, start by adding a bit of physical activity into your daily routine. Choose a brisk walk or roll to the store rather than driving the car, or take the stairs instead of the escalator or elevator for one or two floors.
2. Think of it as “activity”, not “exercise.” Choose activities and sports that you enjoy, and physical activity won't seem like a chore or task to tick off.
3. Once you get going, aim for at least 150 minutes of moderate-to-vigorous physical activity per week. Moderate activities could be walking a dog or going for a bicycle ride, while vigorous activities include swimming or going for a run. If you have reduced mobility, try activities that can help you maintain your balance and prevent falls, such as gentle yoga or tai chi.
4. Consider aerobic activities. Aerobic activities, such as walking, swimming, hiking and dancing, can help maintain general fitness. Many experts

recommend walking as one of the safest and most effective forms of aerobic exercise.

5. Plan out your physical activity with someone you know. That way, you are more likely to keep active while you also gain the brain-healthy benefits of social interaction.

Be socially active

Staying connected socially helps you stay connected mentally. Research shows that regularly interacting with others may help reduce your risk of developing dementia.

Having an active social life also can reduce your stress, brighten your mood and keep your relationships strong.

Being socially active can reduce these risk factors for dementia

- Depression
- Social isolation

Five tips for being socially active

1. Make the most of your daily opportunities to socialize. Chat with your taxi driver or store clerk; make conversation in the elevator.
2. Practice a random act of kindness. It could be as small as smiling at someone else passing by – paying your happiness forward will not only brighten someone else's day, but yours as well!
3. Find time to volunteer. Whether it's participating in service clubs or joining a hobby group, you'll find that there are many healthy benefits to volunteering. It can build self-esteem and confidence, and it can expand your network of social support.
4. Combine social interaction with an activity. It could be a physical activity like walking together or a fitness class, or it could be something like a book club or a play. Ask someone to try a brain-challenging game together. Enjoy yourself while you positively impact your brain health.
5. Maintain old friendships and make new ones. Stay social through work, volunteer activities, travel, hobbies, family and friends. Be open to new experiences – accept invitations and extend a few of your own. Keep up your old and new friendships through talking on the **phone**, chatting online via email or social media, or even writing a letter.

Alzheimer Society
WATERLOO WELLINGTON

QUALITY, AFFORDABLE, INDEPENDENT LIVING



Retirement /
Adult Lifestyle Community

- ⇒ Excellent reputation within the community.
- ⇒ Dedicated and long-standing staff.
- ⇒ Warm, home-like atmosphere.

Free Month
*ask for details



Conestoga Lodge
Retirement Residence



ARE YOU RECOVERING FROM A RECENT ILLNESS OR SURGERY?

Recuperate With Our Dedicated Nursing Staff In A Safe Setting With Services To Help Regain Your Strength And Obtain Well-Being.

Call us today to make arrangements.

519-576-2140

admin@conestogalodge.com

conestogalodge.com



Inquire about our Discount for
New Permanent Resident Move-ins.



Conestoga Lodge
Retirement Residence



RESIDENT OF WELLESLEY

**ARE YOU READY TO LIST
YOUR HOME **FOR SALE**
IN THE SPRING MARKETPLACE?
TODAY IS A GREAT DAY
TO GET STARTED!**

I know how stressful it can be in today's marketplace to navigate the sale of your home. Let me help to relieve the stress with full MLS services from preparing your home for sale right through the listing and sale process.

Give me a call at 519-716-7411 and put my
34 years of experience to work for YOU



HOW CAN I HELP YOU?

ROYAL LePAGE CROWN REALTY SERVICES INC.,
BROKERAGE

SERVING THE WATERLOO REGION, WELLESLEY & WILMOT
TOWNSHIPS, OXFORD & HURON COUNTY & THE SURROUNDING
VILLAGES & TOWNS

PAUL SAUNDERS, BROKER

CELL: 519-716-7411

OFFICE: 519-621-2000

paulsaunders@royallepage.ca

website: www.paulsaunders.ca

Meat-Lovers Lasagna

A Conestoga Lodge Favourite Recipe



Ingredients

1 pack lasagna noodles

For the meat sauce:

- 2 tablespoons olive oil
- 1 medium onion
- 3 tablespoons minced garlic
- 2-pound lean ground beef
- 28 oz. crushed San Marzano tomatoes
- 1 can tomato paste
- 2 tablespoons dried Italian seasoning
- 2 teaspoons fresh basil chopped
- 2 teaspoons sugar
- ½ bottle red wine – preferably a dry wine

For the cheese layer:

- 15 oz. ricotta cheese
- 15 oz cottage cheese
- 16 oz. mozzarella cheese – divided
- 4 oz. freshly grated parmesan cheese – divided
- 1 egg

Instructions

Heat olive oil in large saucepan over medium heat. Add chopped onion and cook until soft. Add garlic, ground beef – and cook until browned. Drain excess fat and return meat to pan. Add crushed tomatoes, tomato paste, sugar, seasonings and wine. Bring to a boil and then simmer for 2-3 hours. Once sauce has cooled place in fridge overnight.

In a mixing bowl, combine the ricotta, 10 oz. of mozzarella cheese, and 2 oz. of parmesan cheese. Add egg and mix well. Keep in refrigerator until ready to assemble lasagna.

To assemble lasagna, add a small amount of sauce to bottom of pan. Layer noodles, meat sauce, and cheese mixture. Repeat three times and add remaining mozzarella cheese and parmesan cheese to the top.

Preheat oven to 350 degrees. Bake lasagna (covered) for 30 minutes or so. Then remove cover and cook for another 10-15 minutes, or until top is slightly browned.

Let stand 10-15 minutes before serving, so it has a chance to set.

Serve with parmesan cheese over top and you can also add fresh chopped basil over top.

Consider Conestoga Lodge Retirement Residence

- ✓ Good food.
- ✓ Excellent reputation within the community.
- ✓ Dedicated and long-standing staff.
- ✓ Warm, home-like atmosphere.
- ✓ Couples suites and private studios available.
- ✓ We are running a free-month and introductory special for new permanent resident move-ins.
- ✓ Quality, affordable independent living



Conestoga Lodge
Retirement Residence

Are you recovering from an illness or surgery?

Convalescent / Respite Stay

Available for those who have been in hospital, but feel that they would benefit from a little more time in a safe setting with services to help gain strength and obtain well-being.

Contact us to set up a tour:

Conestoga Lodge Retirement Residence
519-576-2140

admin@conestogalodge.com

55 Hugo Crescent, Kitchener, Ontario, N2M 5J1

www.ConestogaLodge.com

519-662-3710
orders@nhofficepro.ca

NEW HAMBURG **OFFICE Pro**
Good People, Who Know

An Approved Purolator Agent

Purolator

HOURS OF OPERATION

Mon - Wed 9:00 am - 5:00 pm
Thu - Fri* **NEW!** 9:00 am - 6:00 pm
Saturdays 10:00 am - 1:00 pm

SATURDAY MARCH 11
2-5 PM

UNLEASHED

FUN FRIENDS FANTASTIC MUSIC

Come out and join Unleashed for some classic/modern rock and country hits.

Legion 
BRANCH 532 NEW HAMBURG

Qi beauty

LINDA LANGENEGGER
ADVANCED SKIN CARE

Medical Aesthetician & Qi Beauty Practitioner

519-741-4662
lindalangenegger@gmail.com
www.LuvYourSkin.ca

Jim Miller Broker
519-580-5061

Tricia Miller Sales Rep.
519-590-5995
www.millerhomes4u.com

 For all the things that move you.™

Twin City Realty Inc., Brokers
106 Huron St.
New Hamburg, ON N3A 1J3
519-662-4955

RE/MAX®
www.millerhomes4u.com

The Wilmot-Tavistock Gazette
Your Weekly Newspaper Serving New Hamburg, Tavistock, Baden, Wellesley, New Dundee, St. Agatha, Shakespeare, Petersburg, Hickson, Punkeydoodle's Corner and area

LOCAL NEWS
LOCAL REPORTERS

HAVE A STORY IDEA?
We'd love to hear from you!

ADVERTISE?
Contact Sharon Leis
519-580-5418 or email
sharonbleis@gmail.com

Pick-Up your FREE copy at many local stores OR have your Gazette in your mailbox every week with a subscription. \$49 per year (includes tax).
Read online anytime at www.wilmotpost.ca
Call 519-655-2341 or email info@wilmotpost.ca

COMMUNITY BUSINESS DIRECTORY

AUTOMOTIVE

Rudy Held Performance Centre

Car Parts & Accessories
519-662-2821

DENTAL

Elmira Denture Clinic

15 Memorial Ave., Elmira
519-669-1535

Kelly Durst, Health First Dental Hygiene

In-Office and Mobile Services for Personalized Dental Hygiene Care
91 Peel Street, New Hamburg (with New Hamburg Denture Clinic) | 519-897-7341

St. Jacob's Dental Care

10 Parkside Dr., St. Jacobs
519-664-2434

Waterloo Denture Clinic

132 Weber St. N., Waterloo
519-744-9770



FINANCIAL

Abbi Stevenson, Mortgage Broker

license #M20001061
DLC Valko Financial Ltd. FSCO#13047
226-868-0063 | www.abbistevensonmortgages.ca

Kindred Credit Union

100 Mill St. | New Hamburg
1-888-672-6728

A SMILE YOU CAN AFFORD!



Full Denture



Partial with Invisible Clasp



Overdenture

- New Dentures
- New Metal Partials
- New Acrylic Partials
- Implants
- Soft Liners & Repairs
- Relines
- Anti-snoring Appliance

All Dental Plans Accepted. Laboratory on Premises. Clean & Friendly Environment!

FREE CONSULTATIONS

WATERLOO DENTURE CLINIC
(519) 744-9770
132 Weber St N, Waterloo (LOTS OF FREE PARKING)

ELMIRA DENTURE CLINIC (519) 669-1535
15 Memorial Ave, Elmira

waterloodentureclinic.com

EMERGENCY CONTACT NUMBERS

Emergency (Fire/Medical/Police)

911

Waterloo Regional Police Non Emergency

519-570-9777

Crime Stoppers

1-800-222-8477

Ontario Poison Centre

1-800-268-9017

Ontario Problem Gambling Helpline

1-888-230-3505

TeleHealth

1-866-797-0000
TTY: 1-866-797-0007

Waterloo Wellington LHIN

519-310-2222

Community Care Concepts

519-664-1900

Retirement Homes Regulatory Authority

1-855-275-7472

Elder Abuse Response Team

519-579-4607

Interfaith Community Counselling

519-662-3092

Hospice of Waterloo Region

519-743-4114

Alzheimer Society of Waterloo Wellington

519-742-1422

Township of Wilmot

519-634-8444

Township of Wellesley

519-699-4611

Township of Woolwich

519-699-1647

Region of Waterloo Public Health

519-575-4400

Ontario Caregiver Organization Helpline

1-833-416-2273

This space is generously donated by:

TOWN SQUARE PHARMACY

PHARMASAVE 100 Mill St. Unit K, New Hamburg
P: 519-662-9995 F: 519-662-9984



COMMUNITY BUSINESS DIRECTORY

FINANCIAL CON'T

Mary Friesen - Edward Jones

Financial Advisor | 519-578-4141

Royal Bank of Canada

29 Huron St. | New Hamburg
519-662-1470

HEALTH & WELLNESS

Affinity Health Clinic

A Hub of Healthcare options with Disease Prevention at the Core
3 Waterloo St. | New Hamburg
519-662-2123

Healthier Living 4 You

Chemical Free Pool purification systems & Detox products for a healthier life.
John Jacobs | Wellesley, ON | 519-656-3369

Hemmerich Hearing Center

10 Waterloo St., NH
519-662-6884

Hemmerich Hearing Center

10 Waterloo St., NH
519-662-6884

Martin's Guardian Pharmacy

10 Parkside Drive
St. Jacobs ON
19-664-3785

Pharmasave

Town Square Pharmacy | 519-662-9995
Baden Village Pharmacy | 519-214-4000
Breslau Commons Pharmacy | 226-243-5200

Soles Journey Reflexology

147 Arnold St. | New Hamburg
519-505-1616

Wellesley Township Community Health Centre

1180 Queens Bush Rd
519-656-9025

Woolwich Community Health Centre

10 Parkside Dr., St. Jacobs
519-664-3794

HOME & GARDEN

St. Clements Heart & Home

1011 Industrial Cres., St. Clements
LetUsFloorYou.com | 519-699-5411

HOME SUPPORT SERVICES

Bayshore Home Health

Personalized Home Care Services
226-215-3152

Community Care Concepts

Meals, Rides & Home Help
519-664-1900 or 519-662-9526

Promyse Home Care

Nurse Managed In-Home Care
519-208-2000 | www.promyse.ca

LAWYERS

GGFI Law LLP

82 Huron St. Unit B | New Hamburg
519-662-2000

515 Riverbend Drive, Suite 200, Kitchener
519-579-4300

MOVING SERVICES

Senior's Move

Rightsizing and Relocation
NASMM Diamond Members
Waterloo Region | 519-841-4914

PET CARE

Pet Valu New Hamburg

100 Mill St., NH | 519-390-0265

Interested in advertising with us?

Over 1,500 issues each month, distributed throughout Wilmot, Wellesley & Woolwich Townships and available in full colour online!

Ad submissions are due the 10th of every month
embracingchangeinfo@gmail.com
www.embracingchange.ca 519-574-6428

COMMUNITY BUSINESS DIRECTORY

PROFESSIONAL SERVICES

Futher-Franklin Funeral Home

1172 Henry St., Wellesley
519-656-2880

REAL ESTATE

Alison Wilsey | Peak Realty

New Hamburg | 519-275-4900

Angela Baas, Royal LePage Wolle Realty

Resident of Wilmot Township
519-747-2040

Jim & Tricia Miller

Remax Twin City Realty
New Hamburg | 519-590-5995

RETAIL

Focus Computers

73 Peel St., New Hamburg
519-662-6720

New Hamburg Office Pro

251A Huron St., NH | 519-662-3710

Sobeys New Hamburg

100 Mill St, New Hamburg
519-662-1374

RESTAURANTS

MeMe's Cafe

Delivery & Curbside Pickup
102 Peel St., NH | 519-662-2828

Pizza Arca

98 Peel St, NH | 519-662-2583

Schmidtsville Restaurant & Gift Shop

3685 Nafziger Rd, Wellesley
519-656-2430

SENIOR CARE FACILITIES

Conestoga Lodge Retirement Residence

55 Hugo Crescent, Kitchener
519-576-2140

The Village at University Gates

250 Laurelwood Dr., Waterloo
519-904-0650 ext. 8248

The Village of Winston Park

695 Block Line Rd, Kitchener
519-576-2430 ext 8008

Woolwich Seniors Association

24 Snyder Ave. Elmira
519-669-5044

TRANSIT

Kiwanis Transit

Serving Wilmot, Wellesley & Woolwich Townships
(519) 669-4533 or 1-800-461-1355

TRAVEL

Stonetown Travel Ltd.

210 Mill St. New Hamburg
226-333-9939
www.stonetowntravel.com

Northstar Travel | Getaway with Ann and Pat

Group Designers & Tour Hosts
519-721-3730 - Pat; 519-622-6945 - Ann
www.northstartravel.ca



- Carpet
- Tile
- Vinyl
- Hardwood
- Custom Window Blinds
- Kitchen Cabinets
- Bathroom Vanities

www.LetUsFloorYou.ca

1011 Industrial Cres. Unit #2 • 519-699-5411

If you would like to be added to our growing list of valued local businesses, please contact us at embracingchangeinfo@gmail.com so our readers can be reminded of your services and support local.

**S
T
R
O
N
G
E
R**



**T
O
G
E
T
H
E
R**



ICC Services Offered:

- Individual/Couple/Family Counselling
- Group Counselling
- Mental Health Workshops
- Wellness Wednesday Videos
- Online Covid Resources

23B Church St., New Hamburg
PH: 519-662-3092
 admin@interfaithcounselling.ca

WFRM Services Offered:

- Food Support
- Family Violence Prevention
- Parenting and Family Support
- Youth Programming
- EarlyON
- Indigenous Supports

1-175 Waterloo St., New Hamburg
PH: 519-662-2731
 info@wilmotfamilyresourcecentre.ca

CCC Services Offered:

- Meals On Wheels / Community Dining
- Transportation
- Exercise & Social Programs
- Adult Day Programs
- Grocery Shopping and Home Help
- Hospital Discharge Support

23 Church St., New Hamburg
PH: 519-662-9526
 info@communitycareconcepts.ca

\$739,900



5136 ROAD 103 Rd., Wellesley *MLS#40364294*

Looking for a RURAL PROPERTY with a family home and shop? This property is on the border of Waterloo and Perth County and is central to Waterloo and Stratford? This family home has a custom kitchen and pantry area, Stainless Steel Kitchen appliances, large main floor principle rooms, 3 bed, 2 bath with a 32 x 24 ft shop approximately on almost an acre in the Hamlet of Lisbon within minutes to the family friendly community of Wellesley. Call to view this property and fall in Love with it for Valentine's Day! Quick possession available!

**Firstly, I have a LOVE of people and helping others.
My PASSION is assisting my clients with the selling and purchasing
of real estate and the process it takes to get there!**

- Whether you are retiring, relocating and/or downsizing I'm **QUALIFIED** and ready to help you navigate the current market and make the best possible decisions.
- I work closely with my clients to help them understand their goals and can easily adapt to many situations all while providing the **HIGHEST LEVEL OF SERVICE.**
- I also align myself with a team of **PROFESSIONALS** who know how to serve my clients in areas of finance, family law, real estate law, home renovations/carpentry & construction, etc. with the same level of service.
- I'm an Accredited Senior Agent™ and can **GUIDE** and **ADVISE** my clients through the downsizing process and I'm **RESOURCEFUL, PATIENT, SUPPORTIVE** and **UNDERSTANDING** when it comes to the serious financial and emotional aspects of a move.
- I'm open to modern communication and have time for and **VALUE IN-PERSON/VERBAL COMMUNICATION** with all my clients through all stages of the process.



- FARMS
- RESIDENTIAL
- RURAL

Alison Willsey

BROKER



90C Peel St. New Hamburg, ON. N3A 1E3



www.willseyrealestate.com

BUS. **519-662-4900**

CELL **519-275-4900**

willseyalison@gmail.com



(ASA) ACCREDITED SENIOR AGENT and
(RENE) REAL ESTATE NEGOTIATION EXPERT

Working to serve you in WATERLOO-OXFORD-PERTH counties!!
RURAL PROPERTIES • RESIDENTIAL

HELPING PEOPLE MAKE SOUND REAL ESTATE DECISIONS SINCE 2005

not intended to solicit those already under contract with another Brokerage



Bayshore[®]
Home Health

What is home care?

Home care is about trust. It is feeling comfortable with a provider coming into the home of someone you care for and, possibly, assisting with the most intimate care.

Bayshore's home care services are extensive, varied, and personalized for each individual. Whether it's just a little assistance for daily tasks or round-the-clock care, Bayshore's caregivers can help your loved ones to live their best life while remaining at home.

Let's talk.

226.215.3152

kwprivate@bayshore.ca