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EMBRACING CHANGE

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

VOL 6 ISSUE 2 OCTOBER 2023

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



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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 **Elaine Ballantyne Scott Dunstall Woolwich Community Health Centre** CONTRIBUTORS

On The Cover

Wilmot Heritage Fire Brigades Secretary/Treasurer Blain Bechthold stands next to a vintage pumper truck from yesteryear.

See the full cover story on page 8

Cover story and photos by: Scott Dunstall

Embracing Change



147 Arnold St New Hamburg, ON N3A 2C6



519-574-6428



embracingchangeinfo@gmail.com



www.embracingchange.ca

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LETTER FROM THE EDITOR

As the leaves start to change colors and a gentle breeze fills the air, we welcome the arrival of October with open arms. This month, we bring you another issue of Embracing Change filled with inspiring stories, helpful advice, and engaging content tailored to enrich the lives of our cherished readers.

Embracing Autumn's Beauty

October is a time of transformation in more ways than one. Just as nature undergoes a beautiful change, so do our lives. We encourage you to step outside and appreciate the beauty of this season. Whether it's a leisurely

walk in the park to witness the vibrant foliage or a cozy afternoon spent by the fireplace, this is the perfect time to savor the simple joys that autumn brings.

Your Voice Matters

We continue to appreciate your feedback and contributions to Embracing Change. Your stories, questions, and suggestions are invaluable in shaping the content we deliver. Please continue to reach out to us with your thoughts, and together, we'll make this publication even better.

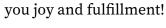
Thank you for allowing us to be a part of your journey. We hope this October issue brings you warmth, inspiration, and a sense of community. As the days grow shorter and the nights cooler, let us take solace in the company of one another and the beauty that surrounds us.

Tip of the Month: Seed Squash and Other Gourds with an Ice Cream Scoop

When you're wrist deep in pumpkin it makes sense to use a deep scoop to get the innards out, but you can also use an ice cream scoop to make quick work of winter squash and other slide-open gourds before you bake, grill, or roast them.

It may seem like common sense, but an ice cream scoop is actually the perfect size to get the seeds and innards out of an acorn, butternut, or other winter squash without losing the tasty meat.

Embrace the beauty of the season, and continue to engage in activities that bring









Action shot of the New Hamburg Derby in 1946. Photo #P1642 WHS collection.

The idea of the Derby started with the New Hamburg Turf Club in the 1930's. The races were then sponsored by the New Hamburg Turf Club and The Dominion Harness Horse Association.

It's creation was heavily promoted by Turf Club member and New Hamburg resident Earl 'Katzie" Katzenmeier.

Photo Credit: Courtesy of the Grace Schmidt Room, Kitchener Public Library

Check out the Youtube video from Castle

Kilbride that shares a lot of information about the history of the Derby:

https://www.youtube.com/watch?app=desktop&v=0MAJHYBxnhQ



Seniors and the Flu

As the seasons change and the crisp autumn air signals the approach of winter, the importance of flu vaccinations becomes particularly evident, especially for seniors. In Canada, where the winters can be harsh and the flu season unpredictable, getting a flu shot is not just a precautionary measure - it's a vital step in maintaining the health and well-being of our elderly population. This article explores the significance of flu shots for seniors in Canada, highlighting why this preventive measure is crucial for their overall health.

The Vulnerability of Seniors to the Flu

Seniors, typically aged 65 and older, are considered a high-risk group when it comes to influenza. With age, the immune system naturally weakens, making it harder for the body to fight off infections. This weakened immune response makes seniors more susceptible to the flu, which can lead to severe complications such as pneumonia, hospitalization, and even death. According to Health Canada, an estimated 12,200 hospitalizations and 3,500 deaths each year in Canada are attributed to the flu and its complications, with the majority of these cases occurring among seniors.

Changing Strains and the Need for Annual Vaccination

The flu virus is known for its ability to mutate and produce new strains, rendering past immunity less effective. This is why an annual flu shot is necessary - it's specifically designed to protect against the most prevalent strains for that season. For seniors, whose immune systems may already be compromised, having an up-to-date vaccine that targets the latest strains is crucial for maintaining a strong defense against the virus.

Protecting the Vulnerable and the Community

Getting a flu shot isn't just about individual protection; it's also about preventing the spread

of the virus within the community. Seniors often live in close proximity to one another, whether in retirement communities or assisted living facilities. By ensuring that a significant portion of the senior population is vaccinated, we create a "herd immunity" effect that helps shield those who may not be able to receive the vaccine due to medical reasons.

Reducing Healthcare Strain

The healthcare system in Canada, much like in other countries, faces increased strain during the flu season. Hospitalizations due to flu-related complications can overwhelm medical facilities and divert resources from other critical areas. By vaccinating seniors against the flu, we can significantly reduce the burden on the healthcare system, ensuring that resources are allocated efficiently and effectively.

Access to Vaccination

In Canada, access to flu vaccinations for seniors is readily available. These vaccines are typically provided free of charge to seniors through local public health departments and healthcare providers. Many pharmacies also offer flu shots, making it convenient for seniors to access the vaccine.

Conclusion

As the autumn leaves fall and the temperature drops, the importance of flu vaccinations for seniors in Canada cannot be overstated. The flu is not merely a seasonal inconvenience; it poses a serious threat to the health and well being of our senior population. By taking a proactive step and getting vaccinated, seniors can protect themselves from potentially life-threatening complications, reduce the burden on the healthcare system, and contribute to a healthier and more resilient community. Encouraging seniors and their caregivers to prioritize flu shots is an investment in their health and the well being of our society as a whole.







Opening in the fall of 2023, New Hamburg On Par Golf is offering 3 state of the art Golfzon TwoVision+ Indoor Simulators.

We will be running the following leagues:

- Morningside Adult Community League
 - Foxboro Adult Community League
- Stonecroft Adult Community League
 - Youth League
 - . Ladies League
 - Men's League

Each league will run a weekly 9 hole course that will have to be completed in that week to have your score counted. Spaces are limited. Or create you own leagues with your friends

We also have availability to the open public

182 Union St New Hamburg, ON 519-662-1938 www.newhamburgonpargolf.ca



Key Safety Tips

- Always use cooking equipment—air fryers, slow cookers, electric skillets, hot plates, griddles, etc.—that are listed by a
 qualified testing laboratory.
- Follow the manufacturer's instructions on where and how to use appliances.
- · Remember to unplug all appliances when not in use.
- Check cords regularly for damage. Do not use any appliance with a damaged cord.

Slow Cooker

A slow cooker is designed to be left on while you do other things, even things outside of the home. However, there are few safety tips to keep in mind:

- · Keep things that could catch fire away from the slow cooker.
- Make sure the slow cooker is in a place where it won't get bumped. If the lid gets dislodged, the liquid could boil away, which could cause the appliance to overheat and create a fire.

Pressure Cooker

A pressure cooker is designed to cook food faster than a stovetop or oven. Because it uses hot steam and pressure to cook food it is important that they are used properly to prevent burns.

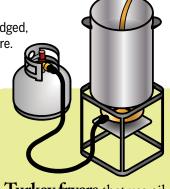
- Place the cooker in an open space to give enough room for the steam to ventilate.
- Never cover the steam release valve on the pressure cooker.
- Do not leave the home when using a pressure cooker.

Air Fryers

- Give your air fryer enough space. The air vents release heat and need airflow.
- Do not leave the home when using the air fryer.
- Make sure you clean grease and food debris after every use. Unplug and allow to cool completely before cleaning.

Hot Plate, Griddle and Electric Skillet

- · Stay with the hot plate, griddle, or electric skillet when cooking.
- Do not touch the surface of a hot plate, griddle, or electric skillet, as it could burn you.
- Unplug a hot plate, griddle, or electric skillet when not in use and before cleaning.
 Allow the appliance to cool before cleaning it.



Turkey fryers that use oil and an open flame cannot be used safely. These fryers use a large quantity of cooking oil at hot temperatures, which can lead to devastating burns.

Buy an infrared fryer or electric turkey fryer that has been listed by a qualified testing laboratory. Do not leave fryers unattended when in use.



October 8 - 14, 2023



Ray Cook drove an antique fire truck for 74 years. It is a 1936 Bickle. In it's time as a functioning New Hamburg fire department pumper and for all the time afterwards, as a historical show vehicle used for parades and special events. Whenever he was asked if he wanted to take the truck around the block for a spin a huge smile would appear on his face. There was a deep bond between Ray and his truck, so it was only fitting that it carried his casket to it's final resting place.

This man's legacy is a mirror of so many members in the Wilmot Heritage Fire Brigades. Their Secretary/Treasurer and one of the founding members in 1995, Blain Bechthold, is no exception. Blain spent most of his career in automotive as well being a volunteer fire fighter himself, so

it was a perfect skill set to lead this charge of 95 members. And while that 95 is a good number, many no longer live in the area and for those that do only a handful are regularly involved as is the case with most volunteer memberships. And as Secretary/Treasurer much of that work falls on Blain. From the administration of the club and fundraising activities to restoration and youth education. I could tell the last two are nearest to his heart. He not only likes to bring vehicles back to their original beauty and glory, but he loves talking about every aspect of them.

One of the first things he showed me was a 1940s Dodge Fargo that he has painstakingly restored. It was necessary for him to remove a utility box that was installed on the truck as a post factory modification so that it could be brought back to it original specification. He told me that the tires were original which astounded me upon first hearing it but when he said, where do fire trucks go in a small community? Fires, accidents, and parades. He also showed me a gold leaf inlay that was meticulously applied in a variety of locations in order to replace the nearly ninety-year-old applique originally installed. You could tell that he had an affection for this inanimate object but as he mentioned a couple of times, it's not necessarily the machine and devices, it's imagining the firefighters in their own time using them.

As I said he and his members love to talk about not only the trucks but also all the artifacts that have been collected or donated over the years. And the best place to hear them talk are at the events they attend. For example, this past June the Fire Brigades were part of a joint "field trip" (via Zoom) in collaboration with the City of Waterloo Museum, The Waterloo Fire Rescue and the Fire Hall Museum and Education Centre in Galt. Each location was set up to receive 328 teachers and 6,225 Kindergarten to Grade 2 students!! Amazing! And if your family would like another close-up opportunity to meet with Blain and the Brigades and some

of their equipment they will be part of a joint Firefighting demonstration with the Wilmot Fire Department at the New Hamburg Arena on Jacob Street.

The Brigades earn their funding from four basic sources. The most well known locally is their monthly 50/50 draw which has gone as high as a \$995.00. They also run a Can and Bottle Drive 12 times a year as well as scrap metal drives. Those items can be dropped off anytime at their location next to the Baden Fire Hall. They also collect \$10 per year for membership. But what is needed most is space. They are currently in two buildings. The one housing the 5 vehicles is not heated and you literally cannot swing a cat. The other building houses smaller artifacts including the steeple that was once at the top of the bell tower from the old Baden Fire Hall. You can swing a cat in this building as long as it's been on a diet. It is difficult to properly display the volume of memorabilia in this building. For example, Blain showed me a carrying case that contained a sponge attached to two electrodes and a metal plate, also attached to two electrodes. All electrodes are attached to a battery, and you guessed it, the body is placed on the plate and the sponge is moistened and ZAP! An early defibrillator from the 60's. My point is, he had to move two boxes to pull that out and show me. That should be set up in a display area with a mannequin lying on the

plate getting zapped---kids would love that.

Finally, they do parades in various parts of the township but if you're wondering why they haven't been in the Santa Claus parade for the last few years it's because of the liquid brine now being used on the roadways and the extremely corrosive effect it has on the metal used in the antique vehicles. But they do participate in some local parades during the warmer months. The also need to get the vehicles out on the road to ensure oil and other lubricants get to do their work properly. So every once in a while they do what is affectionately called a "truck exercise" which is kind of Richard Simmons session for old fire trucks. They drive around local neighborhoods which is a great thrill for kids, parents, and grandparents to see these beautiful symbols of days gone by and perhaps, simpler times.

Fire Prevention Week is October 8-14. Say Hi to your local firefighters and thank them for their service. And don't forget to give a nod to our firefighting past and contact Blain for a tour.

Wilmot Fire Brigades Contact Info:

Phone: 519-634-8153

Website: www.wilmotfiremuseum.com Email: wilmotfiremuseum@gmail.com





May 28 - June. 6, 2024

SCOTLAND

GETAVAY ANN & PAT

Embark on a journey to Scotland, where historic castles harmonize with stunning landscapes, and the genuine warmth of the locals welcomes you. Experience the perfect blend of history and natural beauty, from the majestic Highlands to the vibrant city life of Edinburgh. Enjoy your stays at Beautiful Country Estates!

This 9 Day

PACKAGE INCLUDES

8 Nights Premium Hotels
1 Night in Glasgow
1 Night in Ballachulish
1 Night in Nairn
2 Nights In Pitlochry
3 Nights In Edinbourgh

8 Breakfasts, 7 Dinners
All Transfers
All Gratuities
All Tours And Admissions
Fully Hosted
Many Surprises Along The Way!

\$5360.00 cad

pp based on double occupancy

\$1100.00 cad single traveler supplement

Airfare Not Included TBD

\$300.00 pp nonrefundable deposit due upon booking Final payment due February 13, 2024



Our Location

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

Contact Information

annandpat@northstartravel.ca Pat Fewkes 519-721-3730 Ann High 519-622-6945



#2569684



Programs at Woolwich Community Health Centre



YOUNG AT HEART

(Adult Board Game Night)

Join us for an evening of fun! Different games every month, with many participants bringing their own games to teach the group. Opportunities for specialized guest presenters to teach about health topics based on the groups interest, and snacks included at every event. A great night to socialize, meet new friends, learn new games, and enjoy time with others!

- 4th Thursday of every month, from 5:30-8:30 PM
- Wellesley Community Centre (1000 Maple Leaf Street, Wellesley)

To register please call/email:

Lauren Kells: lkells@wchc.on.ca or 519-656-9025

ext. 224, or

Tariq Abdulhadi: tabdulhadi@wchc.on.ca

WALK & TALK!

Do you enjoy going for a stroll and looking for a group to walk with? Join us as we meet up at local trails around our community to enjoy a nice brisk walk and socialize together. Dates, times, and location will be set together as a group and will be on an ongoing basis.

To register please call/email:

Tariq Abdulhadi: tabdulhadi@wchc.on.ca or 519-664-3794 ext. 222



DENTAL NEWS

Oral health is an important part of our overall health and taking good care of our teeth is a lifelong priority. Bacteria and food that accumulate in our mouths can cause cavities, gum disease and bone loss that can lead to tooth loss. It is also a contributing factor in many health conditions like diabetes, stroke, and heart disease. Good oral hygiene includes daily brushing, flossing and proper nutrition. These along with regular dental checkups and cleanings are vital in keeping our teeth strong and our bodies healthy. If dental costs are stopping you from seeking care you may be eligible to receive support through one of several government sponsored assistance programs.

HEALTHY SMILES ONTARIO provides free dental care to eligible children under 18 years of age in low-income families.

Visit ontario.ca/healthysmiles for more information and applications.

THE CANADA DENTAL BENEFIT provides a partial rebate on dental treatment for eligible children under 12 years of age in families with incomes under \$90,000.

Visit Canada.ca/dental for more information and applications.

THE ONTARIO SENIOR DENTAL PROGRAM provides free dental care to eligible low-income seniors aged 65 and over and who have no other form of dental insurance.

Visit ontario.ca/SeniorsDental for more information and applications.

Feel free to contact us with any questions you may have or if you would prefer a paper copy of the application. We are here to help. Call us and leave a message at 519-664-3794 extension #223

October Puzzles!

Concentration Puzzle

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



Wacky Wordies #12

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

STAND please

VAD ERS

think
IT
think

1.____

2.____

3.

4.

sond

collar HOT

CHANCE

cast cast cast

5.

6.____

7.

8.

make a bbbbbbbbbb MY no no no no

sp\{c}t

9._____

10._____

11.______12.____

12.____

Laughing Matters!

PICKLES









BY BRIAN CRANE





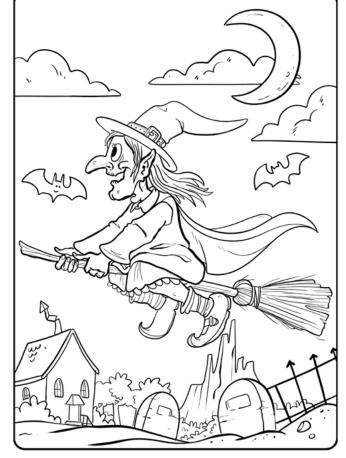


SPOT THE DIFFERENCE



Can you spot the 10 differences between these two pictures?





Free printable courtesy of PrintitFree.net

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)
- Sobeys 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)

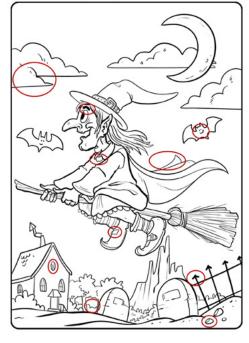
WELLESLEY TOWNSHIP:

- 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



Concentration Puzzle: A Slap on the Wrist

Wacky Wordies #12

- 1. Please understand
- 2. It doesn't add up
- Space invaders
- 4. Think twice about it
- 5. Head in the sand
- Hot under the collar
- 7. Fat chance
- 8. Forecast
- 9. Looking out for number one
- 10. Make a beeline
- 11. Right under my nose
- 12. X marks the spot

Hire with Confidence! Serving Wilmot Township since 2010! As an experienced Real Estate professional with the Lifestyle Fifty Five+ Affiliate designation, I have the training and skills to assist mature & senior clients with safety and confidence in all aspects of the downsizing process of buying and selling homes.



solutions



Ask the Doctor

with Dr. Nicole Didyk

What are the main causes of dizziness in older adults and when should you seek medical help?

Dizziness is a common complaint, with about 40% of those over 70 living with some kind of dizziness. It's a serious issue and can lead to falls, social isolation because of a fear of falling and more dependence on others.

"Dizziness" is not the same for everyone. Here are 3 main types:

1. Vertigo – a spinning or moving sensation, worse with head movement or after standing. Your doctor might move your head around to see if that brings out your dizziness.

Vertigo can be caused by an inner ear problem, such as a virus or "benign paroxysmal positional vertigo (BPPV)" that happens when the calcium deposits in the fluid of the inner ear get dislodged.

- **2. Light-headedness, or "presyncope"** (pre-SIN-co-pee) feeling faint or like you are going to "black out", especially when standing up. The blood pressure drop that naturally happens when we stand may be exaggerated because of dehydration, medication, or a heart or neurological condition.
- **3. Disequilibrium** feeling off balance, usually when walking. Common culprits are nerve changes in the feet, arthritis or another condition that affects walking, neurological conditions like Parkinson's or a stroke, and medications that affect alertness (like opioids, sleeping pills, or some bladder pills).

See your doctor if your dizziness is getting in the way of your activities, especially walking, and going out of the house. You don't want to get weak because of a fear of falling!

And seek urgent medical attention if your dizziness involves:

- fever,
- loss of consciousness,
- chest pain
- severe headache
- signs of a stroke (weakness, trouble speaking, vision changes, etc.)

Often, there's overlap between the dizziness types, and that's OK because it means there may be more than one thing to try to manage that might improve the dizziness symptoms!

For more information about aging and health, go to **www.TheWrinkle.ca!**

If you have questions for Dr. Didyk, please email them to embracingchangeinfo@gmail.com.
You don't need to give any identifying information.

Disclaimer:

Any comments Dr. Didyk may make regarding an individual's story should not be construed as establishing a physician-patient relationship between Dr. Didyk and a caregiver, or care recipient, and should not be considered a substitute for individualized medical assessment, diagnosis, or treatment.



Embracing Change is a wonderful publication for reaching our members and the 55+ community. Tara is a joy to work with and we are thankful for her gracious support of The Legion.

Thank You!





Embracing Change





Millers Recycle, Repurpose Tip of the Month!

Creative Unique Planters: Kitchen and household items hiding in cupboards or boxes are great items to repurpose as indoor or planters. Or maybe you have a sentimental item you can't part with but don't use!





13 Foundry Street Baden, Ontario

Wed-Fri 11 am-6 pm, Sat 11 am-5 pm

Welcome to our Store!

We opened in January 2023 as a General Store with an ever-changing inventory of Local Food Items, Household Goods, and Gifts.

New, Artisan, Handmade, Vintage, Upcycled, Re-Purposed, &/or Thrift

Come check out The Closet:
A boutique thrift store inside
Millers Mercantile
Items are gently used, brand name and/
or vintage clothing and accessories
(unless brand new tags are attached of

course!) All clothing and accessories are laundered and/or steamed



"I'm just sitting here watching the wheels go round and round, I really love to watch them roll. No more riding on the merry-go-round, I just had to let it go."

Former Beatle John Lennon once described the task of writing lyrics to that of writing post cards — not much space in which to say a lot. And, it has to be said that no one did it better.

"People say I'm crazy doing what I'm doing, Well they give me all kinds of warnings to save me from ruin.

When I say that I'm okay they look at me kinda strange, Surely you're not happy now you no longer play the game?"

Say you've been successful at your career, right? And, even though there have been certain parts you haven't liked it's paid the mortgage, prepped the kids for post-secondary education, and provided you, now, with a good lifestyle.

Now, it no longer fits — it's just not 'you' anymore. You start thinking long-term ... seeing the end in sight. Of course your friends (maybe even your family) think you're crazy, but you're not the same person anymore. You see self-fulfillment as survival — they don't.

"When I tell them that I'm doing fine watching shadows on the wall, Don't you miss the big time boy you're no longer on the ball?"

Not only are you reflecting on your life, you're now mapping out your future actions and their future consequences. Now you're living your life with purpose versus letting your life be controlled by circumstances which, like a merry-go-round, ends up going nowhere, fast.

With the poet's eye, you're 'marching to the beat of a different drummer. No more worrying what you should and ought to do.

One foot in the past is no way to stand on your own two feet in the future.

"Ah, people asking questions, lost in confusion Well I tell them there's no problems, only solutions."

Now, in my opinion, this is where John Lennon really sets himself apart as a powerful songwriter. His clarion call is that there are only solutions. How great it would be if we all assumed this attitude!

And, when you think about it, what options do we have?

Counter-intuitively he also adds that there's no hurry. During his life, Lennon reminded us that the time you enjoy wasting, was not wasted.

What that says to me is that life is for the asking, not for the taking — it's a gift.

For a guy who got accused of being anti-Christian (saying the Beatles were more popular than Jesus), he expressed — through his music — many of the basic truths all religions espouse.

To Lennon peace and love were not a cliché of the 60s — he said peace and love were eternal — which shows you can't judge a songbook by its cover.

In his last interview — before his death — John Lennon said that the whole message of the Beatles was to first learn to swim and then swim.

"Nothing to get hung about, Strawberry Fields forever"

— Strawberry Fields Forever by The Beatles

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



The housing market, interest rates and the economy have been at the forefront of the news cycle over the last two years in a way that most younger Canadians have never seen before. However, seniors can likely remember back to the 80's when interest rates hovered around the 20% mark and feel that they have seen this all before. But is this just like what we saw in the 80s? Let's take a look at what is happening in the market, what has happened with interest rates and home values, and where they are expected to go in the coming months and years.

In August of 1981, the Bank of Canda's overnight rate, the rate that dictates lending rates, rose to an all-time high of 22.06%. Just like today, the rise in interest rates in the late 1970's and early 1980's was a deliberate decision by the Bank of Canada to battle unsustainably high inflation. As baby boomers, the largest generation ever in Canada, began to enter the job market and purchase homes, demand for goods, including homes, climbed. Coupled with a spike in oil prices, inflation soared.

The similar rise in inflation throughout the last three years has several contributing factors.

Supply chain interruptions resulting from Covid-19, increased energy prices due to sanctions placed on Russia in response to the invasion of Ukraine, decreased co-operation between countries because of nationalistic/protectionist policies, the infusion of cash in consumer pockets from government stimuli and

price gouging have all been contributing factors. Another factor has been wage inflation resulting from the large number of vacancies in the job market caused by the baby boomer generation reaching retirement. When job vacancies exceed the number of job-seekers, wages increase in order to attract suitable candidates. Increased wages, in turn, leads to increased spending. All of these have contributed to a large increase in the cost of goods on a scale not seen in recent memory.

In the same way that the cost of consumer goods increased dramatically, the cost of housing did too. Initially, house prices stagnated in the early months of the pandemic due to the sheer inability of homeowners and purchasers to conduct businesses normally. However, as pandemic restrictions lifted, the demand for housing soared. Families wanted larger spaces since they were spending more time at home. The Bank of Canada decreased interest rates in response to the pandemic making homeownership more attainable for many young families. A low number of houses were being put on the market in comparison to the number of prospective buyers. The increased demand and reduced supply resulted in an increase in the home price index in Canada by a whopping 26.6%.

Like in the 1980's, the Bank of Canada has mobilized to combat inflation using the only tool they have at their disposal: interest rates. By increasing the cost of borrowing, the Bank of Canada decreases consumers' and corporations' ability to spend money on the same scale they had when rates were low. Less spending means less demand, which in turn reduces the ability of manufacturers, suppliers and retailers to continue to increase the prices of their goods. Like other consumer goods, housing prices are affected by increased interest rates. As rates rise, it becomes more difficult for buyers to qualify. The reduction in housing affordability means less demand for housing, putting downward pressure on housing prices.

The sudden and sharp increases in home prices

in late 2020 and throughout 2021 followed by the drastically increased interest rates from the Bank of Canada has led many to fear that we are in a housing bubble that may soon burst much like was seen in the late 1980s. Concern about widespread and significant decreases to housing prices particularly affect seniors as they are, by in large, homeowners and often rely on the significant equity in their homes to help them through retirement. So how likely is it that the bubble is going to burst?

As we have seen, inflation in housing, just like with consumer goods, is directly impacted by supply and demand. The fact of the matter is, Canada's population is booming. Our government has set the highest immigration targets in Canadian history, aiming to admit 500,000 new immigrants each year until 2025. In July 2023, TD released a report indicating that Canada's population had ballooned by 1.2 million people in the 12-month period prior. As Canada clamours to bring in new immigrants to fill job vacancies caused by the mass exodus of boomers from the labour market, our need for new housing units balloons as well. The Canada Mortgage and Housing Corporation (CMHC) estimates that Canada will need over 22 million new housing units by 2030. This at a time when housing starts are actually on the decline due to a lack of available labourers are still-high costs for materials.

While this is happening, the measures taken by the Bank of Canada to curb inflation seem to be taking hold. Consumer spending has slowed, and inflation is subsiding nicely (with the notable exception of grocery costs, which have proven much more difficult to combat). In response to this, the Bank of Canada chose to forgo a rate increase during its last announcement in September. While future increases are not yet off the table, the pause is a positive sign that the Bank is seeing the numbers heading in the right direction. With any luck, we will start to see some rate relief in 2024.

These decreases, while likely not taking rates back to the low, low rates we enjoyed prepandemic, will increase affordability to some small some degree, bolstering home prices. Add to this the critically low housing supply, it seems that, despite some softening in the real estate market over the last year and a half, it is very likely that home prices will remain elevated for the foreseeable future. While this is bad news for younger generations, it is likely to allow seniors to maintain the equity in their homes that they often rely on during their retirement years.







ALZHEIMER SOCIETY

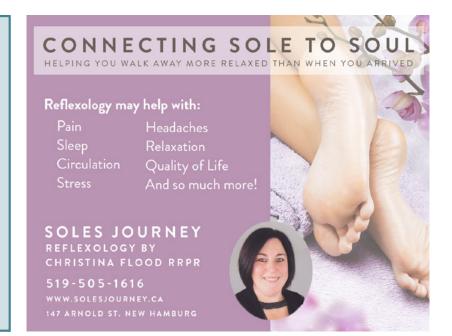
Provides a variety of programs and services for persons living with Alzheimer's disease and other dementias, their family and friends, professionals, and the community.

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Finding Your Way: Living safely in the community

Did you know that 60% of people with dementia-related memory problems become lost at some point?

The Finding Your Way® program helps people living with dementia, their families, caregivers and communities to recognize the risk of going missing, be prepared for incidents of going missing, and ensure that people with dementia can live safely in the community.

Know what to do

- Approach the person from the front
- Identify yourself and explain why you've approached the person
- Maintain a calm environment
- Move slowly; maintain eye contact
- Avoid confrontation
- Avoid correcting or "reality checks"
- Call police (911) for help returning the person home safely
- Wait with the person until the police arrive

Know what to say

- Speak slowly and calmly
- Loudness can convey anger; avoid the assumption that the person is hearing impaired
- Use short, simple words
- Ask "yes" and "no" questions
- Ask one question at a time, allowing plenty of time for response. If necessary, repeat the same question using the exact wording
- People with dementia may only understand a part of the question at a time

Programs used by police forces to locate missing persons with dementia:

- MedicAlert Connect Protect
- Project Lifesaver
- Vulnerable Persons Registry

Visit findingyourwayontario.ca to learn how to sign up.

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Celebrating Community Support Services

October marks Community Support Month across the province of Ontario. Across Ontario, more than one million people benefit from home and community support services that support seniors and adults with unique needs to live independently and in their own homes. Home and community support services include a broad range of programs, including programs that help individuals to remain connected to their community, services that help individuals navigate the health and social services system and services that support individuals and caregivers to live in the community. By customizing services to individuals' needs and supporting immediate needs, services often help to prevent or delay further challenges, keeping people at home and with support for as long as they are safely able to do so.

For the past 38 years, Community Care Concepts has provided community support services across Woolwich, Wellesley and Wilmot to more than 5,000 individuals and caregivers each year. A variety of services are provided, including:

Programs that help individuals connect with others in a variety of community locations

- Community Dining Sign up for a hot nutritious lunch, fellowship and entertainment
- ► Exercises –Drop-in for free gentle exercise classes
- Active Living Programs Join us for a variety of free social and recreational programs

Services that help individuals to live independently

- Meals on Wheels Hot, nutritious meals delivered at noon on weekdays-Nutritious frozen entrees are also available
- ► Assisted Transportation Rides to medical and other appointments
- ► Assistance with grocery shopping or other errands

- ► Homemaking Help with housekeeping and meal preparation
- ► Outdoor Maintenance Help with yard work or snow removal
- ► Friendly Visiting Visits by screened volunteers
- ► Hospital Discharge Support Free transportation home, settling in and access to services after a visit to a local hospital or clinic
- Senior Support Workers Free practical, responsive in-home support
- ➤ Adult Day Programs A day filled with activities, games, music and crafts
- ► Information and Referral Help in navigating the health and social service system

Opportunities to volunteer and remain active in your local community

- ► A variety of volunteer opportunities are available including:
- Delivering Meals on Wheels
- Driving individuals to medical appointments
- Preparing and serving meals in our dining programs
- Visiting isolated seniors
- Assisting with programming in our adult day programs

As we celebrate Community Support Month, we extend our heartfelt thanks to our many volunteers, our staff, our community donors and partners, our funders and most importantly the individuals and families who continue to place their trust in us.

Together we have been able to support our friends and neighbours to live independently at home across our Townships.

For more information please call 519-664-1900 519-662-9526 or 1-855-664-1900.



OHIP Updates for Eye Examinations

Starting September 1, 2023, there are some changes to how OHIP covers eye exams in Ontario. These adjustments are the result of thoughtful discussions between the Ontario Ministry of Health and the Ontario Association of Optometrists and are based on sound clinical evidence and expert advice. The shared goal is to ensure all Ontarians have access to the best, up-to-date eye care available and that patients at greatest risk of vision loss are publicly funded by OHIP.

Beginning September 1, 2023, a patient aged 65 and over with one or more of the following potentially sight-threatening conditions is eligible for an OHIP-insured comprehensive eye examination once every 12 months from an optometrist.

- Diabetes. A patient with a confirmed diagnosis of diabetes is eligible for an annual OHIPinsured comprehensive eye examination. The optometrist may ask for a list of medications or a letter from a physician to verify the diagnosis of diabetes.
- **2. Glaucoma.** A patient with a confirmed diagnosis of glaucoma is eligible for an annual OHIP-insured comprehensive eye examination. A

- patient who is being examined to determine whether or not they have glaucoma (e.g., because they have risk factors such as elevated eye pressure or a family history of glaucoma) is eligible for an OHIP-insured comprehensive eye examination every 18 months.
- significantly impairing vision (worse than 20/40 in the better eye) or requiring a surgical referral, is eligible for an OHIP-insured comprehensive eye examination 12 months after their last one. A patient with early cataracts that are not significantly impairing vision (better than 20/40 in the better eye or not requiring a surgical referral), is only eligible for an OHIP-insured comprehensive eye examination every 18 months.
- 4. Retinal Disease. A patient with either an acute retinal condition (e.g., a new retinal detachment) or a progressive retinal condition (e.g., macular degeneration) is eligible for an OHIP-insured comprehensive eye examination 12 months after their last one. A patient with a stable retinal condition (e.g., a longstanding repaired retinal detachment) is only eligible for an OHIP-insured comprehensive eye examination every 18 months.
- 5. Corneal Disease. A patient with an acute corneal disease (e.g., a new corneal ulcer) or a progressive corneal disease (e.g., Fuch's dystrophy) is eligible for an OHIP-insured comprehensive eye examination 12 months after their last one. A patient with a stable corneal condition (e.g., a longstanding corneal scar) is only eligible for an OHIP-insured comprehensive eye examination every 18 months.
- 6. Optic Nerve Pathway Disease. A patient with an acute optic nerve pathway disease (e.g., a new stroke affecting vision) or a progressive optic pathway disease (e.g., a pituitary gland tumor) is eligible for an OHIP-insured comprehensive eye examination 12 months after their last one. A patient with a stable nerve condition (e.g., a longstanding, stable nerve damage from an old stroke) is only

eligible for an OHIP-insured comprehensive eye examination every 18 months.

- 7. **Uveitis.** A patient with uveitis that is active at the time of examination is eligible for an OHIP-insured comprehensive eye examination 12 months after their last one. A patient who has had uveitis in the past, but the condition is not currently active is only eligible for an OHIP-insured comprehensive eye examination every 18 months.
- 8. Patients taking any of the following medications: Chloroquine, Hydroxychloroquine, Ethambutol, Tamoxifen are eligible for an annual OHIP-insured comprehensive eye examination.
- 9. Sudden onset of strabismus (crossed-eyes) due to injury or disease. A patient with a sudden onset of strabismus (crossed-eyes) is eligible for an OHIP-insured comprehensive eye examination 12 months after their last one. A patient with stable, longstanding strabismus is only eligible for an OHIP-insured comprehensive eye examination every 18 months.

Beginning September 1, 2023, a patient aged 65 and over without one of the above 9 potentially sight-threatening conditions is eligible for an OHIP-insured comprehensive eye examination once every 18 months from an optometrist.

All patients aged 65 and over are eligible for a maximum of two OHIP-insured "partial examinations" in between regular check-ups if needed. For example, a patient with glaucoma is eligible for two additional OHIP-insured visits per year to have their eye pressures checked.

A patient aged 65 and over may choose to visit their optometrist for an appointment at any time outside of these insured services. Fees for those examinations apply.

Howard Dolman, BSc OD

With thanks to the Ontario Association of Optometrists





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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

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Lunch Included
Door Prizes

"Your Safety, Your Health, Your Community" Agenda

9 - 9:15 am Opening Remarks 9:15 - 10:30 am Guest Speakers

10:30 -11 am Stretch Break/Coffee/Vendors

11:00 - 11:20 am SMART Exercises

11:20 am - 12:30 pm Panel: Older Adult Services in Wilmot

12:30 - 1:15 pm Complementary Lunch

1:15 - 1:30 pm Door Prizes and Closing Remarks

1:30 - 2:00 pm Vendors

You must register for this event

Please contact 1-855-664-1900 or 519-664-1900 to RSVP

This event is hosted in partnership with the Older Adult Centres' Association of Ontario (OACAO) and sponsored by the Ministry for Seniors and Accessibility.









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