

Navigating Retirement



Next Meeting: Tuesday, November 12, 2024

Our next meeting is Tuesday, November 12 from 1:30 pm to 3:30 pm at The Polish Hall, 554 Hill Street, London. Our presentation topics will include:

1. Affordable Funerals - Carolyn Nixon is a funeral director and her topics will include:
 - Pre-arranging and prepaying funeral expenses
 - Where cremated ashes can be legally spread
 - Strategies to reduce funeral expenses
2. Current Political issues related to Old Age Security Payments
3. Based on his recent visit to France, Gord Miller will make a presentation on D-Day and Normandy
4. A fascinating presentation by Jan and John Everett about their book on saving turtles and the Long Point Causeway Improvement Project
5. Vincent Lubrano will provide an update on the Ontario Senior Games

Reserve Your Spot: You can reserve your spot or book a table by replying to this email at: navigatingretirement010@gmail.com.

Monthly Charitable Door Prize

At all of our meetings, one guest is eligible to win a draw for a \$100 donation to the registered charity of their choice. At our October meeting, Tom won the draw and a \$100 donation was made to the Heart and Stroke Fund.

MAID Update – Advance Requests Approved in Quebec

At our October meeting, we had a very interesting presentation from Dr. James MacLean on Medical Assistance in Dying (MAID). The focus was on issues related to patients with dementia.

The Province of Quebec, which has been a leader in pushing the boundaries of MAID, has made a major announcement that effective October 31, 2024, they will allow advance requests. An advance request for MAID is submitted by a person who has been diagnosed with a serious and incurable illness leading to incapacity (for example, Alzheimer's disease). The request must be submitted while the person is still capable of consenting to care, with a view to receiving MAID when they become incapable of doing so if all the criteria set out in the Act are met. This allows a person to give their

consent in advance to receive MAID, under certain conditions, at a future time when they will no longer be able to consent to receive aid.

The federal government has not given any indication they will follow Quebec's lead and advance requests are currently not available in Ontario.

Navigating Retirement Website

Check out our website at www.navigatingretirement.ca. In addition to information on upcoming meetings and updates on various Navigating Retirement initiatives, there are several useful links to retirement services in London and legitimate not-for-profit groups that advocate on behalf of seniors and whose websites are valuable sources of information. Our links include:

- Age Friendly London
- Dying with Dignity Canada
- Ontario Health at Home
- Elder Abuse London Middlesex
- National Institute on Aging
- Seniors for Social Action
- Middlesex London Health Navigation Team
- Seniors Learning in Retirement
- Huff and Puff Seniors Fitness
- London Senior Games
- What's Happening in London

Estate Planning Tip Age-Friendly – Have You Considered Having Two Wills?

If individuals believe their estate will be subject to probate (Estate Administration Tax) one strategy to consider is having a second will. The theory is to put assets subject to probate in one will and the other assets in the other will. The second will is known as a supplemental will. If you believe this strategy may benefit your situation, consider contacting an estate planning lawyer.

Updates from our Community Partners

- **Seniors Learning in Retirement (SLR) London – Winter Program Preview** - SLR London invites all London and area seniors who are interested in lifelong learning to attend our Winter Program Preview on November 22nd, from 1:30 to 3:00 p.m. (Doors open at 1 p.m.) You will have the opportunity to meet some members and learn about our organization and the topics we will be offering in the next semester, which starts the week of January 20th. Entertainment is provided by our SLR Ukulele Group and our own Gina Barber Singers. Refreshments will be provided. Siloam United Church, 1240 Fanshawe Park Rd. E., London. For more info, visit us at www.slrlondon.com, on Facebook at 'SLR London – Canada', email slrlondonontario@gmail.com, or call for info at 519-438-3525.

- **Creative Aging** – Creative Aging programs, for adults 55 and older, connect to your creativity with the help of instructors and performers who will inspire, teach, and allow you to practice your unique creative expression. Note – Many programs are free, while others charge a modest fee. You can register at the following link:
<https://www.eventbrite.com/cc/creative-aging-3496959>
- **Huff N’ Puff Christmas Dinner** – Huff N’ Puff have invited their partners to attend their Christmas Dinner and Dance at the Hellenic Center on December 5th. Cost is \$65 per person or \$125 per couple. Contact Dianne Smale at mamabourdreau@rogers.com for tickets.

Upcoming Navigating Retirement Meetings

- November 12, 2024
- December 10, 2024
- January 14, 2025
- February 11, 2025
- March 11, 2025
- April 8, 2025
- May 13, 2025