EMBRACING CHANGE

Serving Boomers, Seniors & Caregivers in Wilmot & Wellesley Township

COMMUNITY RESOURCE GUIDE TO HELP YOU AND YOUR LOVED ONES AGE IN PLACE!



Feature Business of the Month:

THE IMPERIAL





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DR MANNING CHIANG
DR MIYEN KWEK
DR RUTH MACCARA

25 Byron St New Hamburg ON

newhamburgdental.ca

Embracing Change

EDITOR'S LETTER



TARA BOTT (HELD), EDITOR-IN-CHIEF FOLLOW ME ON flowww.facebook.com/EmbracingChange Email: embracingchangeinfo@gmail.com

yourself from a fall.

Salute to Veterans

Because of the Bravery and sacrifices of our veterans I have been spared having to witness the ravages of war. I realize not everyone is as fortunate. My grandfather endured two world wars, many of my relatives were displaced from their homeland, scared and haunted to this day by the horrors of bombs and gunfire. They give remembrance to the lives lost so they could live in a country of freedom of peace. I encourage everyone to observe one minute's silence on November 11th and to wear a poppy to honour the memory of the service and sacrifice all of the men and women who served in defence of our country.

In November we also recognize 'Fall Prevention Month'. Falls are the leading cause of injury among older adults and many times are predicable and preventable. Please see the Falls Prevention chart on page 27 which was provided by the Region of Waterloo to help you and your loved ones prevent

Another month has flown by and we are onto our 3rd edition of Embracing Change already! I continue to receive wonderful words of encouragement and support as I continue on this new venture. If you have any topics of interest that you are curious to learn more about please let me know so I can connect

with our wonderful Community Resources to see about writing articles to cover these topics for us. The support I have been receiving from the Community has been outstanding and that is what I love most about living in a small town setting.

Wishing you all a wonderful November!

Lest we forget ...

ON THE COVER

The New Hamburg cenotaph stands proudly on Huron Street between the public library and Hartman Bridge. The third war memorial to grace this site, the grey granite cenotaph we see today was officially unveiled in May, 1991.

About the photographer:

The photographer Charles Okum is a lifelong resident of Waterloo Region. He currently resides in New Hamburg with his wife Gillian and their two dogs.

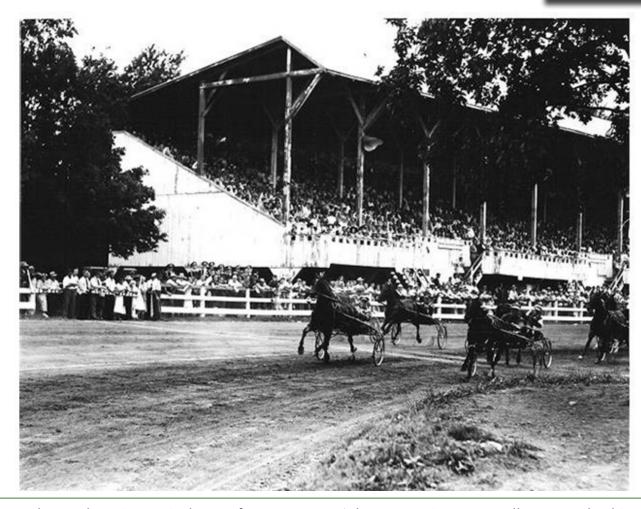
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www.embracingchange.ca



Remember When...



Shown above is a typical scene from yesteryear's harness racing at a small town track. This photo was taken at the once popular Fountain Park located in New Hamburg, Ont. For many years the Canadian Pacing Derby was held there in front of huge crowds (London Free Press Photo)





Highway 7/8 **New Hamburg** 519-662-9225 519-662-2121

Find Us On

cloverleaffarms.ca





MESSAGE FROM HAROLD ALBRECHT, MP for Kitchener-Conestoga

I encourage all residents to join me in honouring and commemorating the courage, service and sacrifice of Canada's Veterans during Veterans' Week.

November 5th to the 11th, Veterans' Week is a time to remember the bravery shown by the members of the Canadian Armed Forces during the many battles that helped shape our country and world into what we know today.

Remembrance Day marks the Armistice that arrived on the eleventh hour, on the eleventh day, of the eleventh month. It is a time to pay tribute to those who went far from home to answer the call to stand against oppression in the cause of peace.

Canada's veterans have served and continue to serve with distinction while defending our democracy and freedom; some making the ultimate sacrifice to protect the values we treasure. Sacrificial service was real for those who "laid down their life for a friend."

From the beaches of Normandy, to the cliffs of Dieppe, to the trenches of Kapyong, to the mountains of Kandahar, the brave men and women of the Canadian Armed Forces have served this country with pride and honour.

These heroes, both past and present have taken up the great and noble cause of protecting our freedom a cause for which all of us are grateful.

Our military tradition is remarkable with over 1.7 million Canadians having served in our Armed Forces during the last century. It speaks to the nature of our country that so many have stood on guard, and continue to stand on guard for Canada.

Over the next few months, I encourage all Canadians to take the time to learn more about these important moments in our history. It is also my hope that you will join me in attending one of the many Remembrance Day ceremonies that will be taking place across our Region in November.

Lest we forget.





Remembering the Soldiers of Wellesley Township

Every year at this time, we remember the soldiers who fought to keep us free and those died to keep us free. Each of these men and women came from families who never forget. Neither should we. In World War I, 82 men from Wellesley Township enlisted; 78 in Elmira and 87 in Woolwich Township. In WWII, enlistments roughly doubled in Wellesley with 160 and Woolwich with 165. By the 1940s the population of Elmira had grown and their enlistment almost tripled to 231.

These men and women have been memorialized by Clayton Ash in his 2013 self-published book, "The War Years of Wellesley, Woolwich and Elmira." In addition to the listing the names of soldiers, Mr. Ash has researched short biographies of each of the soldiers where possible. This book is available in local libraries and can be purchased from Mr. Ash in Elmira.

The book also outlines the history of the Wellesley Cenotaph. In August 1947, the newly-formed Linwood Legion wanted to erect a cenotaph in Linwood Park to commemorate the Linwood-area soldiers who lost their lives in both world wars. A few months later, they met with the local branch of the Women's Insti-

tute and each group agreed to pay half the cost of the memorial. In February 1948, a memorial stone was purchased for \$285.

The seven names of the Linwood-area men who had "paid the supreme sacrifice" in both world wars were inscribed on the stone which was dedicated on August 15, 1948.

In early 2000 the Wellesley Township honour rolls for both world wars were completed. In checking the names on the stone, it was noted that some of the men originally on the stone were not all from the Linwood area. It was decided at that time to include the names of all the deceased soldiers from Wellesley Township. Eight names were added and the stone was re-named the Wellesley Cenotaph. In 2004, the new Linwood Community Centre was built and the cenotaph was moved there. It can be seen at 5279 Ament Line, Linwood, NOB 2A0.

World War I 1914-1918

A. M. Crookshanks J. M. Gates E. C. Lavery

L. Bender I. Diefenbacher

H. Fehrenkopf

World War II 1939-1945

R. D. Haves

W. N. MacPherson

W. J. Musser

J. M. Sherrer

R. Gremm

L. Lotz

L. Roth

S. Schmidt

E. Schweitzer

DIEFENBACHER H. FAHRENKOPF LEST WE FORGET

Embracing Change BUSINESS OF THE MONTH

THE IMPERIAL IN NEW HAMBURG

In 2016, The Imperial once again became a home for residents of New Hamburg. Twelve self-contained apartments were created for the towns' seniors so they could be within walking distance to all necessary amenities.

A bakery, brewery, restaurant and travel agency were incorporated on the main floor – some are services that the original Imperial used to house.

All this was done to better lives of seniors, revitalize the downtown core and save an historical edifice.

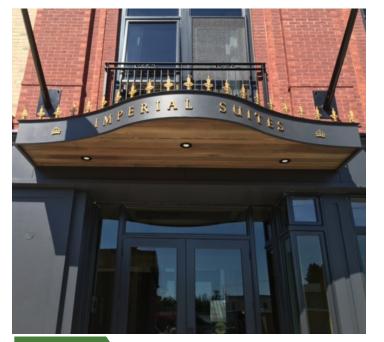
For residential rental and commercial space inquiries, please contact:

Yvonne or Phil Ingersoll at: philip.ingersoll@gmail.com

The Imperial New Hamburg 214 Mill Street New Hamburg, ON, N3A 1P9



^{**}FOR RESERVATIONS at the Imperial Market & Eatery, please call 519-390-6000.



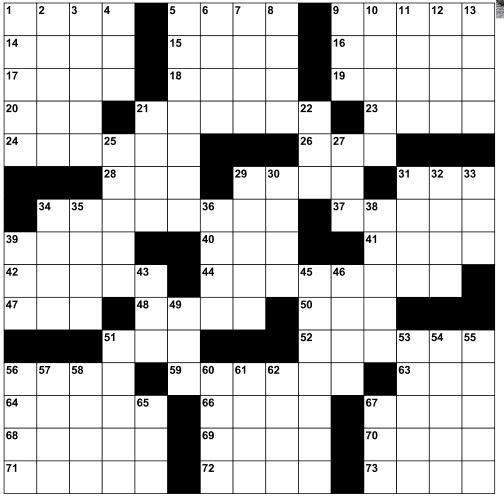




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Fun & Games

Daily Crossword



ACROSS

- 1 Wild pig
- 5 Information
- 9 Not before
- 14 Apex
- 15 Poetic "evening"
- 16 Angry
- 17 Ocean transportation vesse
- 18 Fine spray
- 19 Place
- 20 Tax agency
- 21 Brand of sticky notes
- 23 Short drama
- 24 Example
- 26 Feign
- 28 Luau dish

- 29 Part of a sentence 31 Female deer
- 34 Barrette
- 37 Sudsy
- 39 Garden tool with teeth
- 40 Estimated time of arrival 70 Merriment
- 41 Run away
- 42 Leave out or slur
- **44** Selecting from various designs
- 47 After sun.
- 48 Ribbon tie
- 50 Caustic substance
- **51** Type of partnership
- **52** High school functions
- 56 N.A. Indian
- 59 Mariners
- 63 Consume



- 5 Evil
- 6 Car rental agency
- 7 Exam
- 8 Negative (prefix)
- 9 Cause of sickness
- 10 First sign of fall
- 11 Horse gear
- 12 Decorative needle case
- 13 Repose
- 21 Opp. of rich
- 22 Sticky black substance
- 25 Watched secretely
- 27 Disks
- 29 Halloween broom rider
- **30** Gem stone
- **31** Painter of melting clocks
- 32 Organization of Petroleum **Exporting Countries**
- 33 Hurricane center
- 34 Angelic ring
- 35 Similar
- 36 Dregs
- 51 Metric capacity unit
- 53 Large stringed instrument
- 54 Artist's need
- 55 Warhorse
- 56 Quiet down
- 57 Upon

64 Come together

67 Otherwise

69 Window ledge

71 Sprayed down

1 Italian herb

3 Wrong

2 Red pigment

4 Representative

73 Color of autumn leaves

68 Grim

72 Whirl

DOWN

66 Declare positively

- 58 Filled crusts
- 60 Comfort
- 61 Eager
- **62** Merge
 - 65 Finis
- 67 Scrambled food



SOLUTIONS FOUND ON PAGE 16

Embracing Change Laughing Matters!



Rose...

An elderly couple had dinner at another couple's house, and after eating, the wives left the table and went into the kitchen.

The two gentlemen were talking, and one said "Last night we went out to a new restaurant and it was really great, I would recommend it very highly."

The other man said, "What is the name of the restaurant?"

The first man thought and thought and finally said, "What is the name of that flower you give to someone you love? You know, the one that's red and has thorns?"

"Do you mean a rose?"

"Yes, that's the one," replied the man.

He then turned toward the kitchen and yelled "Rose, what's the name of that restaurant we went to last night?"

A Dime a Dozen

While visiting a retirement community, my wife and I decided to do some shopping and soon became separated.

"Excuse me," I said, approaching a clerk. "I'm looking for my wife. She has white hair and is wearing white shoes."

Gesturing around the store, the clerk responded, "Take your pick."

A Perfect Marriage?

A man and woman had been married for more than 60 years. They had shared everything. They had talked about everything. They had kept no secrets from each other, except



"Was the world in color when you were little, Grandma, or was it still just black and white?"

that the little old woman had a shoe box in the top of her closet that she had cautioned her husband never to open or ask her about.

For all of these years, he had never thought about the box, but one day, the little old woman got very sick and the doctor said she would not recover.

In trying to sort out their affairs, the little old man took down the shoe box and took it to his wife's bedside.

She agreed that it was time that he should know what was in the box. When he opened it, he found two crocheted dolls and a stack of money totalling \$95,000.

He asked her about the contents. "When we were to be married," she said, "my grandmother told me the secret of a happy marriage was to never argue. She told me that if I ever got angry with you, I should just keep quiet and crochet a doll."

The little old man was so moved; he had to fight back tears. Only two precious dolls were in the box. She had only been angry with him two times in all those years of living and loving. He almost burst with happiness.

"Honey," he said, "that explains the dolls, but what about all of this money? Where did it come from?"

"Oh," she said. "That's the money I made from selling the dolls."

REMEMBER

by Elaine Ballantyne

Veteran Profile on New Hamburg's Michael Disney

I first came into contact with Mike Disney when I gave him a needle. At the time I was working as a phlebotomist for Canadian Blood Services and Mike was a regular blood donor. Fast forward five years—while attending local Remembrance Day services with

my daughters' Girl Guide Unit, I see Mike Disney place a wreath on behalf of the Legion. When asked by Embracing Change to interview a local veteran, I meet up with Mike again and he's still as I remember him-- a class act who still faithfully donates blood.

Ever the serviceman, Mike is a very strong local Legion member. "Remembrance is quite strong for our family," tells Mike. Mike's grandfather served in the First World War and died eight years after leaving the service from the complications of being gassed during the war. This grandfather had 10 of his sons in uniform during the Second World War—two were killed.

The sacrifices that veterans and their families give for our freedoms is colossal. When I asked Mike how being in the service affected his life, his response was candid. "It didn't help my marriage—let's put it that way—being away for that long." It also set Mike back financially. Under the United Kingdom's National Service Act of 1939, soldiers only received minimal monies for shaving supplies, cigarettes, etc.

The kicker for Mike was that his enlistment began just shy of when the last formal call-ups ended on December 31, 1960. Being in the service can be very stressful. Mike recounts this tension when he was in the frontline infantry in East Germany in 1961. "I was there when the Berlin Wall went up. It was very tense at times."

When I asked Mike if he felt relieved when his unit left Germany, he explained that yes he did feel relief but there was a new stress—Vietnam. "The French had just pulled out of Vietnam and we weren't sure what Britain was going to do," recalls Mike. But fortunately for Mike, British troops never got involved in Vietnam and Mike was sent to serve in Gibraltar on Spain's south coast.

Like his "true, real friends" from his military days, Mike continues to be passionate about community and his family. "I really love this Country. I love living in New Hamburg—the community life is good," boasts Mike.



It is said that gratitude is the greatest of all virtues. Like Mike, we need to remember and be grateful every day for our veterans. This November 11th Embracing Change salutes our local veterans like Mike Disney.

Name: Michael Disney

Born: Summerset, West England in 1939

Rank: Private in the Infantry from 1960-1962

Served: 8 weeks basic training in England, 6 weeks training in Osnabruck, Germany, 3 months in Tobruk, Lybia, Remaining time served in Gibraltar, Spain's south coast

Moves: 1967 arrives in Toronto with wife, 2 young daughters and approximately \$70.00 in his wallet. Pays back Canadian government for his families airfares. By very hard work, Mike and his wife flourish in their new residence.

Senior Safety: Medical Scams...

Miracle cure scams offer a range of products and services that can appear to be legitimate alternative medicines, usually promising quick and effective remedies for serious medical conditions. The treatments claim to be effective against a very wide range of ailments and are often promoted using testimonials from people who have used the product or service and have been "cured".



Weight loss scams promise dramatic weight loss with little or no effort. This type of scam may involve an unusual or restrictive diet, revolutionary exercise or "fat-busting" devices, or breakthrough products such as pills, patches or creams. The products are promoted with the use of false claims such as "lose 10 kilos in 10 days" or "lose weight while you sleep", and often require large advance payments or that you enter into a long-term contract to participate in the program.

Fake online pharmacies use the Internet and spam emails to offer drugs and medicine at very cheap prices and/or without the need for a prescription from a doctor. If you use such a service and you actually do receive the products in response to your order, there is no guarantee that they are the real thing.

There are legitimate online pharmacies. These businesses will have their full contact details listed on their website and will also require a valid prescription before they send out any medicine that requires one.

Prevention tips:

- There are no magic pills, miracle cures or safe options for serious medical conditions or rapid weight loss.
- Never commit to anything under pressure.
- Don't trust an unsubstantiated claim about medicines, supplements or other treatments.
 Consult your healthcare professional.
- Check for published medical and research papers to verify the accuracy of the claims made by the promoter

This information has been provided by the RCMP.
For more information please see the Seniors Guidebook to
Safety and Security at www.rcmp.gc.ca





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Working to serve you in WATERLOO-OXFORD-PERTH counties!!

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not intended to solicit those already under contract with another Brokerage

Having Trouble Breathing?

There are many medical causes for difficulty with breathing. Two of the most common are Asthma and COPD.

COPD stands for Chronic Obstructive Pulmonary Disease, which was previously called Emphysema or Chronic Bronchitis. COPD is treatable, preventable, and underdiagnosed! COPD is the 4th leading cause of death in Canada – and it is expected to be 3rd by the year 2020. It is estimated that 50% of people with COPD do not know they have it!

The Canadian Lung Health Test: If you are over 40 and smoke or used to smoke, you may already have COPD. Take this quick test to screen for symptoms of COPD:	
	Do you cough regularly?
	Do you cough up phlegm regularly?
	Do even simple chores make you short of breath?
	Do you wheeze when you exert yourself (exercise, go upstairs?)
	Do you get many colds and do your colds usually last longer than your friends' colds?

If you answer Yes to any of these questions talk to your doctor about having a spirometry test done.

When it comes to Asthma, control of the condition is possible.

A Canadian study found that 97% of people with asthma believed their asthma was well controlled. In fact, <u>only 47%</u> were in control of their asthma! More than half of all people with asthma think that everything is fine and as a result may not be living to their full potential.

People who are in poor control of their asthma are individuals who are:

- Affected by asthma symptoms at least three times a week, once or more at night, or using a rescue inhaler more than three times a week.
- Affected by symptoms that limit their daily activities, exercise or attendance at work/school.





Community Airways Clinic in partnership with St. Mary's General Hospital.

A Certified Respiratory Educator from St. Mary's General Hospital is available at the Wellesley Township Community Health Centre to see patients with Asthma and COPD. This is a great resource for people who would like more information regarding their COPD or asthma, to learn skills that will help them control their symptoms and improve their self-management skills.

This program provides respiratory assessment, education and management for rural residents with lung conditions. Spirometry, a simple breathing test, which measures the speed and amount of air you are able to blow out of your lungs, can be used to diagnose different types of lung diseases such as asthma and COPD.

Ask your doctor or nurse practitioner to refer you to the Community Airways Clinic for an appointment with the Certified Respiratory Educator.

For more information please visit our website at: www.wchc.on.ca

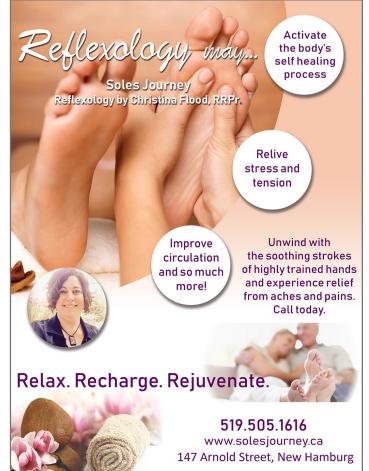
Host a Coffee Break in support of Alzheimer Society Waterloo Wellington!

It can be as simple as brewing a pot of coffee and inviting friends, family, or colleagues to enjoy a cup with you.

All money raised stays right here in Waterloo-Wellington and goes toward much-needed counselling, programs and services, and education sessions.

Call us for information! 519-742-1422











What's Happening 55+ Active Adults & Seniors

Restless Seniors

This is a group of seniors over 50. They meet for fun and social activities. They play cards, darts, cribbage and try to hold a pot luck lunch at least twice a year. All members and new members welcome. Come out and enjoy an afternoon of playing darts or cards.

When: Wednesdays from 1:30 to 3:30 p.m.

Where: New Hamburg Legion, Branch #532, 65 Boullee

Street, New Hamburg

Contact: George Schmitt 519-696-3037; Joan Fulton,

secretary 519-662-4821

Knotting and Quilting Comforters

When: 1st Wednesday of every month. Sept to June

Time: 10:00 am to 3:00 pm. Where: Steinmann Church

Contact: 519-634-8311 for more information.

Everyone Welcome. Come for an hour or as long as you

wish.

St. Agatha Seniors

Our group of friendly folk meet once a week to play solo. We celebrate birthdays on an irregular basis with best wishes and goodies. A Christmas Party in mid-December concludes the years activities. Come join us - you'll be warmly welcomed! **Cost**: .50¢

When: Every Thursday from 1:00 to 4:00 p.m. Where: St. Agatha Community Centre Contact: Bert Lichti at 519-634-8411

New Hamburg Lanes Bowling

We have 6 lanes of 5-pin bowling, computerized scoring, leagues for ALL ages and ANY skill level.

When:

Foxboro (a mixed, social league):

Mondays 1:00-3:00pm

Stonecroft (a mixed, social league):

Tuesdays 1:30-3:00pm

Morningside Village (a mixed, social league):

Tuesdays 9:15-11:30am *Where*: 182 Union Street,

New Hamburg

Contact: James Aoki 519-662-1938 Email: james@newhamburglanes.ca

Wilmot Seniors

Our goal is to minister to the body, soul and spirit. We provide a variety of programs with special speakers, different music groups, and bus trips.

Special events include: - soup delight day, pancake & maple syrup lunch, birthday party with homemade ice cream, picnic, mystery bus trip, and Christmas banquet. Visitor's are always welcome!

When: Second Wednesday of each month at 12:00 noon, (except July, Aug. or Dec)

Christmas Banquet: Nov. 28 2018

Where: Wilmot Centre Missionary Church,

2463 Bleams Rd., Petersburg, On.

Cost: A free will offering is taken at each meeting. **Contact**: Church 519-634-8687 for more information

Wilmot Senior Shuffleboard

When: Tuesday and Wednesday from 9:30 - 11:30

a.m. and Tuesday 1:00 - 4:00 p.m. Where: Wilmot Recreation Complex Contact: George Schmit 519-696-3037.

The Rook Players

We are a group of 24 to 36 seniors who meet Monday evening to play progressive Rook. Anyone is welcome to join us.

When: Monday evenings 6:00-9:30 p.m. First Monday after Labour Day till the last Monday in April

(Sept. 10, 2018 - April 29, 2019)

Where: Wilmot Recreation Complex (Wayne Roth

Room)

Cost: No charge Contact: Cecil Wagler 519-662-2758

TechKNOW Program

Do you have any questions about your laptop, iPad, tablet, e-reader, smart phone or cell phone? Drop in during the times listed below for help with the basics and functioning.

When: Every Thursday from 9:00-11:30 am from

September - June

Where: Wilmot Recreation Complex

Active Living Centre Cost: No Charge Contact: 519-634-9225 ext: 340 for more info

Wilmot Senior's Woodworking & Craft Club

Woodworking, Stained Glass, Quilting, & Wood Carving. There is a foreman available each day for anyone who would like assistance in woodworking. Great opportunity for seniors to meet other seniors & learn and use new skills

When: Weekly, Monday to Friday: 9 a.m. - 5p.m.,

Where: 27 Beck St., Baden

Cost: Initial Membership \$90, yearly \$70 Contact: Diana Gruhl at 519-634-5357

Wilmot Township Seniors Drop-In ~ Community Care Concepts

Come and enjoy exercise, guest speakers, cards, games, crafts, activities, music and much more. No registration is required.

When: Monday, Wednesday & Friday

Where: Wilmot Recreation Complex Active Living Centre Time: 10:30am to 4:00pm Mon and Wed and 9:00 am to

4:00pm on Thursdays

Contact: 519-664-1900 or 1-855-664-1900 for more

information



Wellesley Township Seniors
Drop-In Sites:

Come and enjoy exercise, guest speakers, cards, games, crafts, activities, music and much more!

No registration required.

Hawkesville Community Center

Tuesday 9:00 am - 12:00 pm Thursday 1:00 pm - 4:00 pm

Linwood Community Centre

Monday 1:00 pm - 4:00 pm Wednesday 1:00 pm - 4:00 pm

St Clements Community Centre

Wednesday 1:00 pm – 4:00 pm Thursday 1:00 pm – 4:00 pm

Wellesley Community Centre

Monday 9:00 am – 12:00 pm Wednesday 9:00 am – 12:00 pm

For more information call 519-664-1900 or 1-855-664-1900







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 information or to receive the Program Guide

Website: www.alzheimrww.ca

Community Care Concepts:

EXERCISE CLASSES FOR SENIORS

No Registration Required. Drop-ins Welcome!

Wilmot Township
Wilmot Recreation Complex

Mon, Wed & Fri 8:45-9:30 & 9:45-10:30 Active Living Centre

New Dundee Community Centre Mon & Wed 1:00-2:00

1028 Queen St, New Dundee

Wellesley Township
Wallenstein Bible Chapel
Tues & Thurs 9:30-10:30

4522 Herrgott Rd, Wallenstein

Pond View Tues & Fri 10:30-11:30 1 Pondview Dr, Wellesley Club Room

Linwood Community Centre Mon & Wed 2:00-3:00 5279 Ament Line Linwood

For more information please call: 519-664-1900 or 1-855-664-1900

WHERE TO GET YOUR FREE COPY:

Copies will be available around the first Wednesday of every month at the following locations throughout Wilmot & Wellesley Township:

Wilmot Township:

- Morningside Retirement Community
- Stonecroft New Hamburg
- **Nithview Community**
- Wilmot Recreation Complex
- Town Square Pharmacy
- Baden Village Pharmacy
- New Hamburg Dental Group
- Hemmerich Hearing Center
- Dolman Eyecare Centre
- New Hamburg Thrift Centre
- New Hamburg Legion
- Physiotherapy Alliance New Hamburg
- **Imagine Travel**
- Livewell Health & Wellness Baden
- Wilmot Seniors Woodworking & Craft Shop - Baden
- Sobeys New Hamburg
- McDonalds New Hamburg
- Tim Hortons Baden
- Tim Hortons New Hamburg
- New Hamburg Library
- Baden Library
- New Dundee Library
- Wilmot Centre Missionary Church
- Soles Journey New Hamburg

Wellesley Township:

- Wellesley Twship Community Health Centre
- Linwood Nurse Practitioner Office
- Pond View Retirement Village
- Schmidtsville Restaurant
- Pym's Village Market
- Len's Mill Store Hawkesville
- Wellesley Library
- Linwood Library
- St Clements Library

Solution: Ô ľΑ| ¹⁴A ⊥ M ⊥ Ε Ε R С Ν Α ¹⁷S S O С U S Н Т R S Ο S Κ $|^{27}C \mid T$ S. $O \mid N$ Ε S 1320 · ²⁹W O D O 38 O R C Α Ρ E Α Ε K Ε Ε Α 46 C С Т SH Υ Ε $O \mid N$ E Α Ν ⁵⁷O Ε Ν Α Ε S Ν 70 G E $R \mid N$ Ε Ğ Е O S D D D Ο

Bank's Call Center In India

A little old lady tried to phone her local bank but was put through instead to the bank's call centre in India.

"Is that the High Street branch?" she asked.

"No, madam," replied the voice at the other end. "It is now company policy to deal with telephone calls centrally."

"Well, I really need to speak to the branch," said the old lady.

"Madam, if you just let me know your query, I'm sure I can help you."

"I don't think you can, young man. I need to speak to the branch."

The call centre operator was adamant. "There's nothing that the branch can help you with that can't be dealt with by me."

"Very well then," sighed the old lady. "Can you just check on the counter? Did I leave my gloves behind when I came in this morning?"

SEND US YOUR JOKES!

Do you have a joke, riddle or something just too funny not to share? Feel free to spread the laughs with us here at embracingchangeinfo@gmail.com We thank all participants for their submissions, due to space restrictions only selected entries can be featured in each issue.

Embracing Change Legal Matters

Primary & Secondary Wills: Why Might I Want...Or Need...Two Wills



Isn't one Will good enough? Why would you ever need more than one? If your Estate is large enough, there are tax reasons why planning with two Wills could be better than one.

Some Estate assets require 'probate'. Essentially, that is proof of your Executor's authority given to someone handing money to your Executor (such as a bank manager, or a house purchaser). But the probate process also involves paying a tax. All of the assets included in that Will need to be

valued, and the Estate will pay a tax of 0.5% on the first \$50,000 in value, and 1.5% of the rest.

Here is where having two Wills might save you some money. If you can place items that don't require probate into a secondary Will, those assets don't have to be taxed. All the items that do require probate go into the first Will, and all the items that don't require probate go into the second.

The best examples are if you own your farm through a corporation, if you own shares in a family business, or if you have a significant amount of jewelry, valuables, or artwork. Usually, nobody has to directly give these things to your Executor, so you could save \$1,500 in tax for every \$100,000 of assets that you can protect this way.

Consult carefully with your lawyer to see if this is a good option for you, and if you can save more money in taxes compared to the extra cost of creating two Wills. You also don't want to accidentally have one Will revoke the other Will when you sign it, or have the same items appear in both Wills causing confusion and removing the benefit of your planning. We are happy to help you pay less tax, if we can.

Robert Lanteigne is an associate lawyer at Giesbrecht, Griffin, Funk & Irvine LLP, with offices in New Hamburg (519-662-2000) and Kitchener (519-579-4300).

This is an occasional column where lawyers offer tips about frequently asked questions.

This advice is offered for information purposes only, and may not cover all circumstances, please consult any qualified lawyer for advice specific to vour needs.

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Embracing Change

Love Understands, By Fred Parry Part 2 of 2



"It seems to me," she began, "that people who live in glass houses shouldn't be the ones throwing stones." As her righteous indignation rose, she climbed up onto her soapbox of morality – like Moses on the mount – and let it be known to everyone gathered, to the shock, laughter and amazement of everyone, all the misdeeds that my uncle had inflicted on humanity over the past 20 years.

My uncle's formerly prideful voice was now but a whimper as he tried to defend himself, but many a hot argument has been cooled by cold facts and Mamie had all her ducks in a row – complete with names and dates. She was relentless.

When he finally realized that this was one fight he probably should never have started, the crowd gradually parted to allow him room to back out of the lioness' den. He had seen, much too late, what everyone assembled already knew; no one was going to inflect any kind of abuse towards the 'babes' in her care... certainly not under her own roof.

Recalling it now, I suspect my aunt paid restitution to the neighbour for our misdeeds and arranged for a man to fish out the new tires. We were never punished.

Years later, at the funeral, in the sad shadow of Mamie's passing, I could find no words of comfort or consolation for her sisters, especially my mother. Such is the tragedy of misguided loyalty practiced in the name of love. I had been too afraid of my father's condemnation to talk lovingly to my own mother. I had been raised to believe that accepting my mother's love meant I was denying my father's and that I had to choose.



"As soon as you're born they make you feel small, By giving you no time instead of it all Till the pain is so big you feel nothing at all" -- Working Class Hero by John Lennon

Looking around the cemetery, I felt transparent, as though Mamie's relations could see right through me to what I had become – a puppet, with all strings attached. They could surely see that I was totally incapable of giving or receiving love. What they couldn't tell was how much my heart wanted to reach out; I just didn't know how to bridge the gap of those lost years. I could see things so clearly at the tender age of twelve, but by eighteen, I was like a dead man walking ... a heavy heart, encased in cement.

> "There are places I'll remember All my life though some have changed Some forever not for better Some have gone and some remain" -- In my Life by The Beatles



And, facing them at the funeral, I realized just how twisted, inside, I had become. I didn't know who I really was. I remember the thought coming clearly to me at the grave site: if people are to be judged at all, let it be by showing how much they cared. That would make Aunt Mamie a saint - leaving the rest of us very much human and so much less than the angels.

I could almost sense her always re-assuring presence and felt her words, "I understand," pressing deep

down on my heart



"But of all these friends and lovers There is no one who compares with you. And these memories lose their meaning When I think of love as something new" -- In my Life by The Beatles



I drifted for years after, emotionally lost, and then she happened: a young lady who would become my wife, my lover, and the mother of our children – a testament to a new life – my springtime hero. It took someone else who cared enough to see the pain still within me ... to raise me out of the ashes of my scripted past.

> "Is there anybody going to listen to my story?" -- Girl by The Beatles https://youtu.be/39WcWQEaQTA

And, after hearing my life's story, she came out with a telling question, "What was it your mother did that was so wrong, except lose the love of a son, all these years?" It was then I realized the full extent of how I was not the only victim.

My dad has since passed away, as have most of the people from back then, and when I asked my mother recently about her years of heartache, she simply said the past was the past.

> "Pools of sorrow, waves of joy, are drifting through my open mind" -- Across the Universe by The Beatles

As for forgiveness, she said none was necessary; she'd never stopped loving me. Humbled by this, I felt blessed. How could she feel this way? Or, perhaps the greatest question of all, why was I too blind to see? I guess I'll never know: Only love understands.

> "In my life, I love you more". -- In my Life by The Beatles https://youtu.be/raWEDnyVnEs



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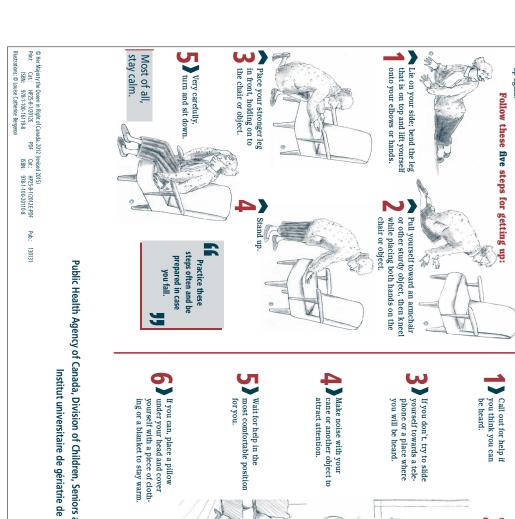
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Remaining Active and Connecting with Others Key to Aging Well



While we know that maintaining good physical and mental health and eating well are important parts of aging well, we often underestimate the importance of participating in recreational activities and in maintaining social connections. Many dismiss their ability to participate in recreation, assuming that if they have never been athletic that this will not change; assuming that recreation needs to consume a high amount of energy; assuming that recreation is expensive; and assuming that recreation may cause harm. In fact, in making these assumptions, and in avoiding recreation, many are causing themselves further harm. Research has shown that participating in gentle exercises 3 times a week for 45 minutes each time, minimizes the risk of falls in seniors. With falls being the leading cause of health decline, gentle exercises serves as a great source of falls prevention and supports seniors to age well.

Community Care Concepts offers free gentle exercise classes for seniors at a variety of locations across Wilmot and Wellesley Townships including the New Dundee Community Centre and Wilmot Recreation Complex in Wilmot Township and Linwood Community Centre, Pond View, and Wallenstein Bible Chapel in Wellesley Township. Designed to mimic everyday movements, and to be done sitting or standing for individuals to participate at all different levels, with no commitment of a set number of classes or weeks, many seniors are staying active in Wilmot and Wellesley Townships and minimizing their risk of falls. New locations added for this fall include St. Clements Community Centre, Hawkesville Community Centre and Wellesley Community Centre. Drop in today to participate! No preregistration is required!

While good physical health, good mental health, eating well and remaining active are key, the importance of maintaining social connections is critical to aging well. In fact, maintaining social connections is one of the most important, or protective, factors in helping people to age well, often helping people to get through many other challenges. In an effort to help individuals to socialize with others, Community Care Concepts is launching free seniors' drop-in programs across Wellesley Township including Hawkesville Community Centre, Linwood Community Centre, St. Clements Community Centre

and Wellesley Community Centre. Building upon the drop-in seniors' programs that are currently offered in the Active Living Centre at the Wilmot Recreation Complex, the drop-in programs will offer exercises, cards, games, crafts, activities, music, guest speakers and much more. Offered two half-days per week in each community, these drop-in programs will provide a great opportunity to connect with others in your community.

Contact Community Care Concepts at 519-664-1900 or toll free at 1-855-664-1900 for information on programs in your community.



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Tips for visiting someone living with dementia in long-term care

People with dementia want to see people they care about, just like everyone else. But as dementia progresses, visits can become challenging. Whether the person you care for lives at home or in long-term care, it's best to come prepared. Even in later stages of the disease, there's still much you can do to provide comfort and care.



Here are some tips to help the visit go smoothly.

The long-term care staff can be your best ally. Ask them:

- · About special events at the facility
- \cdot When it's best for you to join
- · How long you should plan your visits for, given the other activities
- · How often you should come as you may want to bring others along

As a general rule, for those earlier in the disease, try to do activities that will help them maintain their abilities. For those later in the disease, activities centered on sensory stimulation are best. Here are a few ideas:

- Decorate their room together
- · Listen to music
- · Bring them their favourite treat
- Attend religious services
- · Bring a child or pet along
- $\boldsymbol{\cdot}$ Bring a bouquet of flowers and arrange them in a vase together

Call 519-742-1422 for more information.



HEALTHY EYES AS WE AGE

Getting older doesn't have to be synonymous with vision loss. There's a lot you can do to keep your eyes and vision healthy and prevent age related eye disease and vision loss, especially if you start early. Keeping your eyes healthy may require some lifestyle changes, but the good news is that these improvements will contribute to your overall health and wellness, not just your eyes.

Here are some of the most critical lifestyle risk factors for eye disease, and what you can do to reduce your risks.

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Diet

Eating healthy is about much more than weight loss. Nutritious foods give your body the ability to fight disease and function optimally. On the other hand, what you put in your body can cause disease, inflammation, and upset your body's homeostasis. Choose a healthy, balanced diet with at least 5 daily servings of fruits and vegetables. Dark green leafy vegetables (spinach and kale), orange peppers, and sweet potatoes are especially important to protecting your vision.

Ultraviolet (UV) and Blue Light Exposure

More and more studies are showing that extended exposure to UV and blue light emissions correlate to increased incidences of eye disease. 100% UV blocking sunglasses should be worn every time you go outside during the daytime (rain or shine) and if you work on a computer or use electronic devices for a couple of hours a day or more, it's worthwhile investing in blue-light blocking computer glasses or making use of filters and apps for your device.

Smoking

We all know that smoking is bad for you, and eye disease is just another way it can have a negative impact on your health. Studies show that smoking increases the risk of dry eye syndrome, cataracts, glaucoma and macular degeneration, as well as diabetic retinopathy.

Sedentary Lifestyle

Once again, what is healthy for your body, is healthy for your eyes. Studies correlate regular exercise with lower risk of eye disease. Walking up and down the steps in your house a few times, taking the stairs instead of an elevator or parking farther away from your destination are easy and free ways to incorporate physical activity into your everyday life.

Preventative Care (Regular Eye Exams)

Vision threatening eye diseases can often be caught and treated early, preventing further vision loss. This is where annual comprehensive eye exams are key. You don't want to wait until you have symptoms to get checked by your eye doctor because many eye diseases don't present any signs until vision is lost and it is too late to fully recover. Don't wait until it's too late!



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Reducing the Risk of Falls

The old adage "An ounce of prevention is worth a pound of cure" is especially true when it comes to the issue of seniors and falls. Here are a few facts that underscore the importance of falls prevention.

- » Every year, 1 out of 3 seniors will fall at least once
- » Most seniors underestimate their risk of fallings
- 50% of all falls occur in the home
- » Falls are responsible for over 90% of all hip fractures in seniors
- » Falls often result in a loss of independence for seniors
- » Falls are directly accountable for 40% of all nursing home admissions

So what are the Fall Risk Factors? Can you identify with anything in this brief list?

- **» Age** risk increases with age
- **Fall History** previous falls are a predictor of future falls
- » Physical Ailments poor vision, mobility issue, etc.
- » **Chronic Conditions** diabetes, arthritis, dementia, etc.
- **» Medication** numerous negative side effects
- **» Hazards in the Home** stairs, rugs, lighting, bathrooms

While age is one factor that can't be altered, falls can be avoided or significantly reduced by taking some action on some of the following suggestions.

- **» Physical exercise** improve balance, strength, mobility and confidence
- **» Nutrition** balanced healthy diet for strength and vitality
- » Medication management regular review with your pharmacist/doctor, take as directed
- **Home safety** make changes to improve accessibility, remove hazards, etc.
- » **Proper footwear** improves stability, non-slip soles, avoid loose laces, etc.
- » **Proper treatment** and management of your physical ailments and chronic conditions
- » **Ask your doctor** about a Falls Risk Assessment

The good news is that falls are predictable and preventable and there is plenty of evidence to show that these prevention measures work. By reducing and eliminating the risk factors that increase the likelihood of falls, seniors can remain independent. healthy and happy.

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Don't let falls get you down! November is Fall Prevention Month

Each day 63 older adults are hospitalized in Ontario because of a fall. As we age, our risk of falling becomes greater. Falls are not actually a normal part of aging and many falls can be avoided.

You can lower the risk of falling for yourself or someone you know by:

- Keeping stairs and walkways free of clutter, ice and snow
- Taking your time don't rush when walking or getting up from bed or a chair
- Using hand rails and grab bars throughout your home to keep you steady on your feet
- Ensuring your hallways and stairs are well-lit
- Checking your home for slipping and tripping hazards such as loose rugs, loose electrical cords, clutter, and poor lighting
- Knowing what medications and supplements you are taking and having them checked regularly by your pharmacist or doctor
- Having your eyes checked regularly
- Eating nutritious foods from all four food groups, drinking lots of water and limiting your alcohol intake
- Being physically active daily to build strength and improve balance
- Taking care of your feet and wearing well-fitting, supportive shoes
- Asking for help if you are worried about falling

Older adults are a vital part of our families and communities. Whether you are an older adult, a caregiver, a family member, or friend, we all have a role to play in preventing falls!

Visit www.regionofwaterloo.ca/fallsprevention and www.fallpreventionmonth.ca for more information.







www.LuvYourSkin.ca



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Remembrance Day New Hamburg

On November 11th, every year, join us at the Cenotaphs in New Hamburg for a short Remembrance Service, followed by a parade to the Arena for a Full Remembrance Service. Then, all are welcome back to the Branch for a time of camaraderie and refreshments.

In 1931, after insistent representation from the Canadian Legion, parliament enacted the Armistice Day Act. The Act ensured that November 11th would be set aside as a day distinct and apart from any other observance upon which the nation could pay special tribute to those "who gave their lives that freedom might prevail".

In 1970, an act, known as "**The Holidays Act**", was passed by Parliament which included, among other holidays, Remembrance Day. An extract of that act reads as follows:

"Throughout Canada in each and every year, the 11th day of November, being the day in the year 1918 on which the Great War was triumphantly concluded by an armistice, is a holiday and shall be kept and observed as such under the name of Remembrance Day."

New Hamburg, Ontario

The first Cenotaph plans began in 1918 but it was not erected until 1922. On December 6, 1918, interested citizens met at the library hall to discuss the erection of a monument in honour of New Hamburg's fallen heroes The committee was appointed to carry out the commendable undertaking: Reeve Fred Debus, Chairman, S. G. Bratlett, Secretary, L. G. Pequegnat, J. F. Katzenmier, Lewis Hahn, Dan Becker, Dr. Anderson, Henry A. Ernst and Thomas Wenzel.

It was indicated at the meeting that the Women's Patriotic Society, which provided comfort for the overseas soldiers, would join the project. It was proposed that a soldiers' monument be erected with the names engraved of all New Hamburg men who fell in the battle. On September 8, 1922, the Women's Patriotic Society meeting was advised that the foundation and base were practically completed by local stone masons, which would be ready for the bronze statue and tablet in short time. Mrs. G. H. Meyers, treasurer was requesting payment of the

outstanding subscriptions.

On May 1927, the Women's Institute invited the members of New Hamburg Council, Board of Trade, Park Board and School Board to discuss a new memorial. In mid-1927, a committee was named to lead in the planning was Leon G. Pequegnat, David Eby, O. H. Becker, Lafayette Hostetler and three members to be named by the Women's Institute. The committee visited Ayr, Paris, Hamilton and Preston to view memorial monuments and to obtain prices.

The New Hamburg Independent, reported that there are eleven boys who gave their lives for the Empire, namely: Bernie Marty, Albert Merner, Russell Williams, Theodore Shuler, John E. Spahr, John Strauch, Nathaniel Steir, Charles Daniells, Elgin Eby, Glennie Goebel, Wilfred Laschinger.

On May 24, 1929, the new concrete memorial was unveiled by Lieutenant Governor D. W. Ross. A procession headed by the New Hamburg Band, followed by the school children, marched to the Cenotaph. Mr. Hostetler was chairman and Colonel F. A. Lister, DSC, of London, Ontario, read the last roll call. The Wreaths were placed by the relatives of the fallen, the Municipality, the Women's Institute and the Memorial Committee. The Ontario Legislature and the House of Commons were present. The Last Post was sounded by Bugler Richards of Kitchener and the school children sang O Canada.

In 1929, the Cenotaph, suffer the effects of rain and frost. It was felt that repairs were no longer feasible, and the replacement of the memorial should be considered. Many changes had occurred in the intervening years, New Hamburg and Wilmot Township were amalgamated. The Royal Canadian Legion Branch 532 had been formed in New Hamburg, and consultation between Municipal Council and Legion Members resulted in a decision to replace the concrete Cenotaph. It was also agreed that names of Wilmot Veterans who died in service will be included. Another sixteen names are to be added to those on the original memorial. Planning for a new Cenotaph was placed in the hands of a committee composed of Rev. Roy Shepherd, Councillor Dave Scherer and Legion Members Sid Cheeseman and Harold Lautenschlager.



A new Cenotaph of light grey granite was erected by Shuh Memorials of Kitchener, costing \$28,000. In 1990, few days before Christmas the granite blocks, precut and polished, were assembled on site on the concrete base poured earlier in the fall. A time capsule was prepared, containing newspaper, photographs, money and legion memorabilia to be enclosed in the base.

Engraved on the Cenotaph are the names of all those who died.

First World War:

Captain Rusell Williams Lance Corporal Elgin Eby Private charles Daniells **Private Herbert Erbach** Private Alvin Forler Private Glen Goebel Private Wilfred Laschinger Private Leslie Shephard Private John Strauch Private Nathaniel Steir Private George Kamel Schmidt Private Theodor Schuler Private Clinton Walker Private Charles Young Second World War Captain M. Nile Bier Flying Officer Robert W. Honderich Flying Officer Charles W. Hostetler Flying Officer Russell Saltzberry Corporal Herbert Ditner

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MM, Lance Corporal s. W. Foster
Lance Corporal Kenneth Laverne Fried
Signalman Earl yantzi
Leading Air Craftsman Erhardt George Wagner
Private Walter Carl Kurt
Private Albert G. Reinhardth
Private John Henry Stiefelmeyer
Private Burkle Toman

Korean War

Sergeant Gerald W. Koch

In May 20, 1991, the new Cenotaph ceremony was held blessed by bright sunshine and warm temperature. Legion members, the New Hamburg band, and a number of special quest and the general public participated in the ceremony. The service was conducted by Rev. Roy Shepherd and legion President Jack Pearson.

This article was provided by the NH Legion





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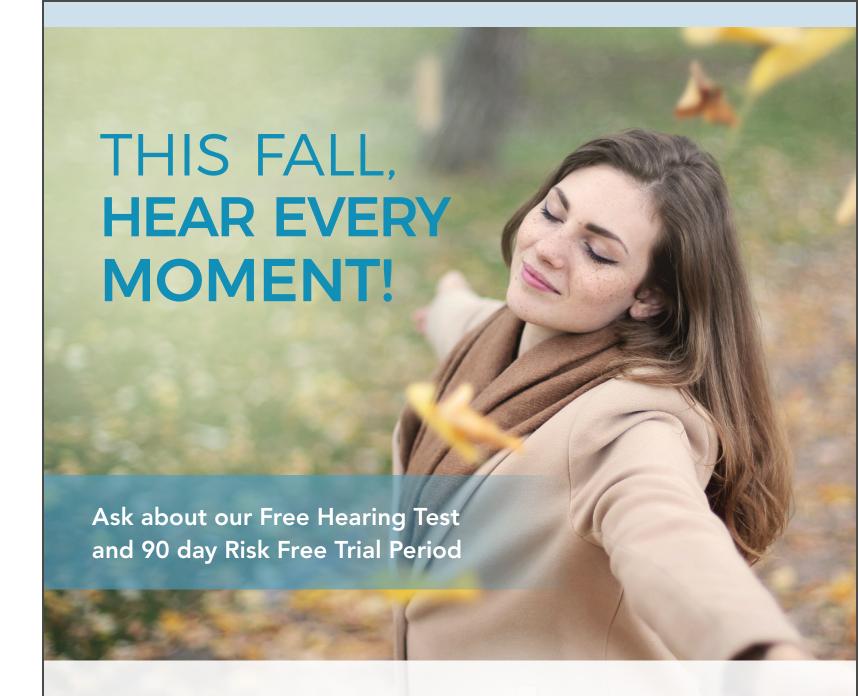


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