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Vol. 7 Issue 5

January 2025



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Keep being you **Love your ears**

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On The Cover

Care Partners of people living with dementia need support. At the Alzheimer Society, family members and loved ones receive guidance and education to support them on their journey. See the full cover story on page 12

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LETTER FROM THE EDITOR

Happy New Year 2025!

The start of a new year is the perfect time to reflect on the blessings in our lives. With so much heartbreak around the world, it's more important than ever to take a moment to appreciate the good we have. For me, I'm grateful for my family and friends, for the love and support of my partner, and for the gift of good health. There are so many other things, big and small, that fill me with gratitude every day, and I'd love for you to join me in a

weekly challenge to write down at least 5 things you're grateful for each week. It could be something as simple as: "I'm thankful for a cozy evening with loved ones" or "I appreciate a quiet moment to reflect." Studies show that writing in a gratitude journal just once a week for six weeks can boost overall happiness. There's nothing to lose and so much joy to gain—will you give it a try with me?

January is also Alzheimer's Awareness Month, a time to recognize the challenges faced by those living with dementia and their families. Stigma remains one of the biggest barriers, but support is available. If you or someone you know needs help navigating the dementia journey, don't hesitate to reach out to the Alzheimer Society of Waterloo Wellington at 519-836-7672 or visit www.alzheimerww.ca. They offer valuable support, resources, and guidance to help manage the challenges of dementia with compassion and understanding.

Tara



Be well, stay cozy, and I wish you a wonderful start to the year ahead!

FLASHBACK PHOTO

New Year / New Calendar

It's always fun to start the new year with a new calendar, adding reminders of repeating events such as birthdays and anniversaries, and adding new ones, as they occur. Many local businesses distribute calendars to advertise their products and services. This is not a new practice.

Ninety years ago, Harry Kelterborn, proprietor of H. Kelterborn's Butcher Shop, Wellesley gave away an elaborate 3-D calendar for 1934. It advertised that he was a "Dealer in all kinds of Fresh and Salt Meats, Lard, Ham Sausages. Highest prices paid for Hides." In addition to the calendar, there was a small protruding pouch to hold mail.

A similar, but undated calendar was distributed by the R. Y. Fish General Store in Linwood.



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



Happy New Year!

From my family to yours, I'm wishing you a prosperous New Year filled with joy, success, and good cheer.



TIM LOUIS

Member of Parliament, Kitchener-Conestoga

@TimLouisKitCon

Tim.Louis@parl.gc.ca

TimLouisMP.ca

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Bright Light Therapy and it's Benefit's

Bright light therapy is a treatment where you are exposed to bright light, usually from a special light box, to help with certain health issues. It is a safe and simple treatment that mimics the natural sunlight and can have a big impact on how you feel and function during the day. People use bright light therapy for a variety of reasons, and it can be helpful for both physical and mental health.

How Does Bright Light Therapy Work?

Our bodies have something called a "circadian rhythm." This is like an internal clock that helps us know when it is time to sleep and when to wake up. This rhythm is affected by light, especially sunlight. When we don't get enough light, like in the winter when the days are shorter, our bodies can get confused, and it may be harder to stay awake and active.

Bright light therapy works by giving you exposure to light that is much brighter than regular indoor lighting. It can help "reset" your circadian rhythm, especially if you're feeling tired, or sad. The light helps your body understand when it is day and when it is night, improving your mood and energy.

Benefits of Bright Light Therapy

1. Helps with Seasonal Affective Disorder (SAD)

Seasonal Affective Disorder, or SAD, is a type of depression that happens when people do not get enough sunlight during the winter months. People with SAD often feel tired, sad, and have trouble concentrating. Bright light therapy is one of the most common ways to treat SAD. It helps

lift the mood and increases energy by simulating sunlight, which can be very helpful in the winter when natural sunlight is hard to come by.

2. Boosts Mood

If you are feeling down or tired, exposure to bright light can help improve your mood. This is because bright light increases the production of certain chemicals in your brain, like serotonin, which help you feel happier. By using bright light therapy, people often feel more energized and in a better mood.

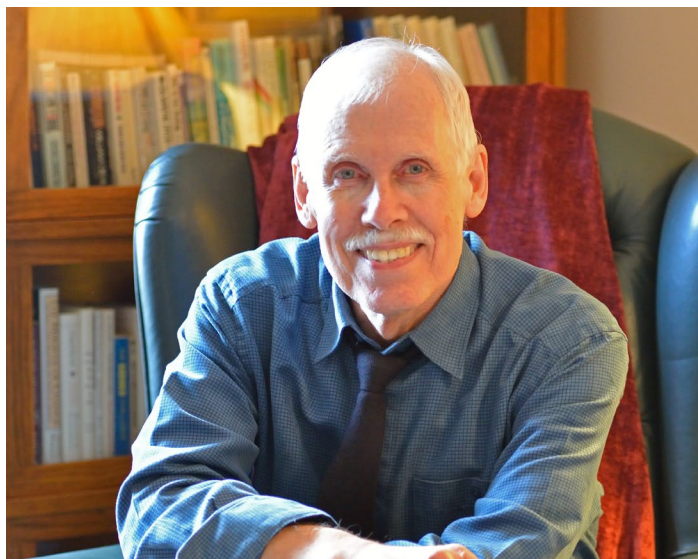
Many people use bright light therapy to help them feel more awake and alert. This can be especially useful for people who feel tired during the day or struggle to stay focused. Bright light helps wake up your brain and body, so you can feel more active and ready to take on the day.

How to Use Bright Light Therapy

To use bright light therapy, people sit in front of a special light box for about 20 to 30 minutes each morning. The light should be very bright, about 10,000 lux (which is much brighter than regular indoor lighting). It is important to use the light at the right time of day, usually in the morning, to help reset your body's internal clock.

In conclusion, bright light therapy is a helpful and simple treatment for a variety of health issues, especially during the dark winter months. Whether it's for improving mood, boosting energy, bright light therapy can make a big difference in how you feel every day. Available at Town Square Pharmacy, in New Hamburg.

Family Conflict Effects the Best of Families



Life is meant to be played from beginning to end regardless of the number of mistakes.

Human kinds worst psychological pain in life is grief, and in my opinion the second worst, is the pain of a family torn apart by conflict. I don't mean when family get married or move out of the home, or across the country to another city.

The pain I'm referring to is the excruciating hurt of simmering anger, deep disappointment, unresolved misunderstanding, from an incident that seers into the heart, separating you from your precious son, daughter, or their family.

The incident can happen suddenly and unexpectedly, or have been building over a period of time reaching an horrific breaking point when least expected.

The eruption is often overwhelming and exhausting to say the least, especially if things got out of hand and were said or done, in the spur of the moment.

We feel abandoned and isolated. Maybe we try to ally ourselves with other family members, and even that is awkward, because it further divides the family, and widens the gap by forcing people to take sides.

Often by this point, the solution is no-where in sight, and peace either a former distant memory or un-imagined future. The options are few,

notwithstanding resentful surrender, or dire acceptance of a "dug in" situation that just festers like a smouldering fire refusing to go out.

Finally, if one of the parties engaged in this unfortunate circumstance happens to be a senior parent, the situation is even worse. In this case, no matter where the so-called fault lies, the senior has the added burden of age weighing heavily on their heart and conscience, because they are closer to the end of their lives, and time seems so much more precious.

It's complicated to say the least, because there's a certain unrealistic family 'tradition' that has systemically relegated family disputes to that unusual category of unspoken, best-kept family 'secrets'.

These are often the secrets that (rise to the) surface after the funeral, couched in solemn terms of tragic tears, sad regret or even bitterness, at a time too late to resolve.

This emotion-charged situation occurs in many more families than most people realize, including the so-called 'best of families' which doesn't make it easier to understand or to accept. With few or no resources to support or assist elder parents or their families, these highly serious and sensitive situations are often treated as simply accepted 'facts' of life; however, they are not unlike living 'deaths' caused by lingering disappointment that regrettably turn into real and lasting grief, long after it's too late to save the family relationship. It's a hard lesson.

Can you relate to any of the above either personally or know of friends going through it?

The purpose of this article and more to come in this column is to share these issues with you, and shed light on how surprisingly common they are. We hope they will be helpful as we explore these issues and some possible solutions in the forthcoming months.



Will Brubacher

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COLDEST NIGHT OF THE YEAR FEBRUARY 22, 2025

Although it is getting cold out there, Woolwich Community Services has something to celebrate – and warm your heart!

Woolwich Community Services is a social service agency providing opportunities and resources for individuals, families, youth, and children living in Woolwich Township and Northern Wellesley Township. Founded in 1974, our agency has been a cornerstone in providing resources and opportunities to those in need. In any given year, WCS will assist 1 out of 5 residents in our area. Some programs we provide are the Woolwich Food Bank, Christmas Goodwill, and the Family Violence Prevention Program. WCS also focuses on providing support to individuals needing help with referrals and assistance/support with personal, financial, and housing needs.

On Saturday, February 22, 2025, tens of thousands of Canadians in 190+ locations across Canada, step outside the warmth and comfort of their home to join Coldest Night of the Year (CNOY). You too can bundle up your family, friends, and coworkers and participate in this fundraising event. Woolwich Community Services invites you to join our CNOY 2 or 5km 'winterrific' walk in support of our work with people experiencing hurt, hunger, and homelessness.

With CNOY, not only are we building community, but we are also raising money. It's neighbours helping neighbours. This sentiment reinforces the event's role in bringing together residents and businesses in a collective effort to make a tangible difference. People are having to cope with food insecurities, financial difficulty, and housing challenges. The need for our services has increased so much. With a goal of \$80,000.00, WCS hopes to exceed this amount to provide crucial support for essential services and programs. That's a testament to the power of community action! As Woolwich residents come together to walk, they embody the spirit of care and engagement, demonstrating their commitment to servicing the community.

Participants can join the cause in various ways. You can form a team, join an existing team, participate by walking off site, sponsor, pledge, or donate. Businesses can enhance their community

impact by becoming a route, rest stop, or goods and services sponsor, and of course, creating a team as well. We are thrilled to have Elmira Fish Farm Supply Co. as our Lead Sponsor this year!

Whether you are walking with us, sponsoring, or donating, every bit helps!

On Saturday, February 22nd, the event begins with WCS volunteers welcoming you at Woodside Church with check-in at 4 pm followed by the walk at 5 pm. The participants walk full circle, returning to Woodside Church for an enjoyable hot meal and social time.

Last year, WCS had over 200 walkers participating. We are hoping to exceed this number with an increase in teams & participants. To learn more and sign up to participate today, visit cnoy.org/location/Elmira

We invite you to join us in walking together to make a difference.

And remember, it's cold out there...



coldest
night
OF THE YEAR



feb. 22, 2025
it's cold out there
#cnoy

-Talking Pictures -

(What thoughts does this image bring to mind?)



**Let's soar
into the
new year,
with uplifted
faith and fearless
excitement.**

**Have a JOYOUS,
HAPPY NEW YEAR
2025**

WCHC Fitness Classes – Winter/ Spring 2025

WCHC has a mix of in person and virtual fitness classes are available to you! All in-person fitness classes will take place at the Woolwich Community Health Centre at 10 Parkside Dr. in St. Jacobs. Online classes will be on Zoom, which you will receive a link for upon registration. Fitness classes are currently scheduled for January – June 2025. Please contact Tariq at tabdulahadi@wchc.on.ca if you have any questions.

To register for a fitness class, please visit our website at www.wchc.on.ca. If you are having difficulty registering online or have any questions, please email Tariq at tabdulahadi@wchc.on.ca or call 519-664-3794 ext. 222.



Fundamental Fitness (Zoom)

Instructor: Christina

Weight focused movements with some cardiovascular elements to keep us healthy and happy in day-to-day life. Hand weights, a chair and running shoes are all the equipment needed. Lots of variations available!

Tuesdays 9:00 – 10:00 AM	January 7 th – June 24 th	25 classes for \$125
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Better Bones (in person)

Instructor: Liz

For those who have osteoporosis or would like to reduce the risk of developing osteoporosis. Suggested equipment: weights or alternative, exercise band, small ball

No class on Friday, April 18

Tuesdays 9:30 – 10:30 AM	January 7 th – June 24 th	25 classes for \$125
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Fridays 9:30 – 10:30 AM	January 10 th – June 27 th	24 classes for \$120
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Yoga (in person and Zoom)

Instructor: Rasha

Practice of being with whatever arises moment to moment, coordinating breath, movement, and concentration. A multilevel yoga practice that incorporates flow sequence, focusing on alignment, balance, flexibility, and breathing. This class is suitable for everyone as many variations are modifications are provided.

Wednesdays (Zoom) 7:00 – 8:00 PM	January 8 th – June 25 th	25 classes for \$200
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Thursdays (In person) 6:45 – 7:45 PM	January 9 th – June 26 th	25 classes for \$200
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Strength Training (in person)

Instructor: Melanie

As we age, we naturally lose muscle mass, so it is important to practise strength training to maintain, if not increase, muscle mass. Strength/resistance training helps to build bone density, protect joints from injury, contributes to better balance and ability to do daily activities, not to mention burning calories and keeping our bodies lean. This class will teach basic foundational strength exercises with a focus on repetition, proper form, and encouragement to gradually lift heavier weights than you may be used to.

No Classes on Feb 19, May 21, 28.

Wednesdays 9:30 – 10:15 AM	January 8 th – June 25 th	22 classes for \$110
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Pilates Based Strength & Stretch

Instructor: Melanie

This 45-minute class will combine strengthening exercises with a focus on core and control, with stretching and mobility built in to provide a full body workout that is gentle on the joints while still challenging the muscles and mind.

No Classes on Feb 19, May 21, 28.

Wednesdays 10:30 – 11:15 AM	January 8 th – June 25 th	22 classes for \$110
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Fundamentals: Cardio & Strength - Zoom

Lynne

Start your day off right with a 45-minute interval-style online class. Get your heart pumping with cardio-based low-impact movements. No equipment is needed.

No classes on February 17, March 10, 13, April 21, 28, May 1, 19

Mondays 8:15 – 9:00 AM	January 6 th – June 23 rd	20 classes for \$100
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Thursdays 8:15 – 9:00 AM	January 9 th - June 26 th	23 classes for \$115
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January Puzzles

Concentration Puzzle

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



Spot the Difference!

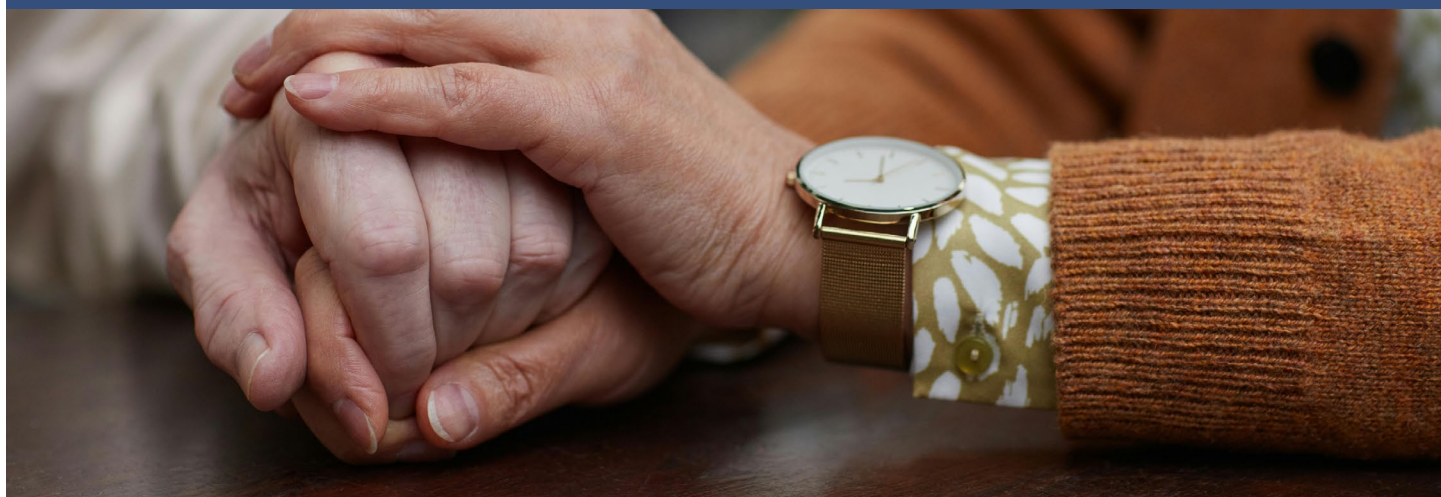
Find 10 differences between the two pictures.



Laughing Matters!



Solutions on page 30



Why I Give, A Care Partners Perspective

"I've experienced a lot of grief and a lot of loss", Mary said. "We've had a good life together. But I need help. The ongoing help I've received from Alzheimer's Society Waterloo Wellington (ASWW), has made my life easier."

Mary first started noticing subtle differences in her husband Randy's behaviour three years before he was diagnosed. He became more introverted and less interested in socializing. In 2019, Randy was referred to a memory clinic where he was initially diagnosed of Mild Cognitive Impairment (MCI).

"When I first came to the Alzheimer's Society, I took a class called 'Learning the Ropes' which gave me a lot of information on what to expect and how to handle different situations."

Learning the Ropes for Living with MCI® is a 6-week, evidence-based program designed specifically to support individuals living with mild cognitive impairment, as well as their care partners. The program emphasizes memory training, lifestyle choices, and family and social support. Through practical in-session exercises and take-home activities, it aims to optimize brain health, with memory training to help clients with remembering names, appointments, locations, and other daily tasks. It also offers insights into how factors like stress, diet, and leisure activities impact memory. The session also provides family members with the tools to effectively support a loved one with MCI.

Alzheimer Society
WATERLOO WELLINGTON

COVER STORY



Mary and Randy Dopp, trip to Grand Canyon 2004. (Submitted by Mary Dopp)

Care partners, like Mary, attend a separate group, where they receive education and strategies on supporting their loved one while also building a peer support network. Learning the Ropes for Living with MCI® not only provides guidance for day-to-day support but also focuses on potentially reducing the risk of dementia for individuals with MCI. "The 'Learning the Ropes' sessions gave me hope, when things looked bad," says Mary.

The caregiver's role in the lives of those living with dementia is often overlooked. The recently released Landmark study shows that the total value of support provided by caregivers is equivalent to 235,000 unpaid jobs - worth an estimated \$7.3 billion dollars. Like many clients, Randy and Mary shared a long life together. With their children living outside of the Waterloo Region, all the daily responsibilities fell solely on Mary. "Now I have to do everything - cooking and housework as well as taking out the garbage, paying the bills, and driving to appointments."

Mary also attended a care partner support group, where she found understanding and advice from others in similar situations. "ASWW gave me the training I needed to support my husband - and myself."

As Randy's health continued to decline and the dementia increased, Mary became Randy's primary care partner; life changed significantly for Mary. She said, "You opened up my world. My advice to anyone just finding out about dementia is to connect with the Alzheimer Society."

Our Winter 2025 Program Guide is now available. Visit us online to view and register for upcoming programs:
alzheimer.ca/ww

Alzheimer Society
WATERLOO WELLINGTON

An EyeVision loss is more common than you may think! Knowing the risk factors of developing vision loss is important and can help you to be proactive about caring for your eyes.

Common Causes of Vision Loss

Cataracts

Cataracts occur when the crystalline lens within the eye becomes cloudy.

Common cataract symptoms include cloudy or blurred vision, difficulty seeing at night, light sensitivity, double vision in the affected eye, and seeing colours as faded or yellowish. Thankfully, cataracts are a treatable condition with an extremely high success rate.

Risk factors for developing cataracts include:

- Aging
- Diabetes
- Hypertension
- Smoking
- Previous eye surgery, injury, or inflammation
- Alcoholism
- Extended use of corticosteroids

Age-Related Macular Degeneration (AMD)

AMD is the leading cause of severe vision loss in adults over the age of 60. It occurs when the macula (the small central portion of the retina at the back of the eye), gradually becomes damaged.

Early stages of AMD usually go unnoticed, but later stages of the disease can happen quickly, with symptoms of blurred vision, dark areas in your central vision, and problems with colour perception.

There isn't a cure for AMD, but certain treatments can help to slow down vision loss.

Risk factors for developing AMD include:

- Smoking
- Obesity
- Age
- Heart disease
- Hypertension
- Long-term sun exposure
- Family history of AMD
- Light-coloured eyes
- Farsightedness

Diabetic Retinopathy (DR)

Diabetic retinopathy is a complication of Type 1 or Type 2 Diabetes that damages the blood vessels of the retina, causing bleeding and fluid leakage.

Initially, diabetic retinopathy has no symptoms but can eventually lead to blindness, if untreated. It can cause increased floaters, impaired colour vision, dark spots in your visual field, and blurred vision.

Risk factors for developing diabetic retinopathy include:

- Length of time from diabetes diagnosis — the longer you've been diabetic, the greater your chances of developing visual complications
- Smoking
- Obesity
- High cholesterol
- Family history of Diabetic Retinopathy
- Poorly controlled blood sugar
- African, Hispanic, and Native American ethnicities
- Elevated blood pressure

So, what's the bottom line?

Multiple factors contribute to eye disease and vision loss, and some may be relevant to you. If you think you may be at risk for vision loss or experience any of the symptoms listed above, speak with your eye doctor as soon as possible. We also recommend you have your eyes thoroughly examined every 1-2 years, or as often as your eye doctor recommends.



The Big Picture



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Common Questions About Hearing Aids, Answered by a Licensed Audiologist

Curious about how hearing aids work or wondering if they can help with that constant ringing in your ears? These are common questions, and the answers can make a big difference when it comes to understanding your hearing health. Katie Koebel, a licensed audiologist at HearingLife, breaks down these topics and explains why seeking professional advice is key when considering hearing aids.

How Do Hearing Aids Work?

Think of hearing aids as tiny personal assistants for your ears. They're advanced little devices designed to make the sounds around you clearer and easier to understand.

Katie describes them as “sound boosters,” but there's more to it than just turning up the volume. These devices are custom-programmed to match your specific hearing needs. That means they focus on amplifying the sounds you might struggle with, like conversations in a busy café or the dialogue on your favorite TV show, while keeping background noise in check.

With the right hearing aids, everyday moments—like chatting with friends, enjoying a walk in the park, or catching subtle sounds in your favorite music—become more accessible.

Can Hearing Aids Help with Tinnitus?

Yes, they can! Tinnitus, that constant ringing or buzzing in the ears, can be frustrating. But many modern hearing aids come with features designed to make tinnitus less noticeable.

Katie explains that addressing hearing loss alone often reduces tinnitus symptoms for many people. When the brain gets more of the sounds it's been missing, it tends to focus less on the ringing. And for those with persistent tinnitus, specialized programs within hearing aids can provide soothing sounds to help you concentrate on what matters most—like enjoying your day without distraction.

Is there financial assistance available in Canada?

Yes, government programs in Canada may help cover part of the cost of hearing aids, though the type and amount vary by province. Our team at HearingLife is here to guide you through these options and explain what's available. We also offer flexible payment plans, so you can find the solution that's right for you without added financial stress.

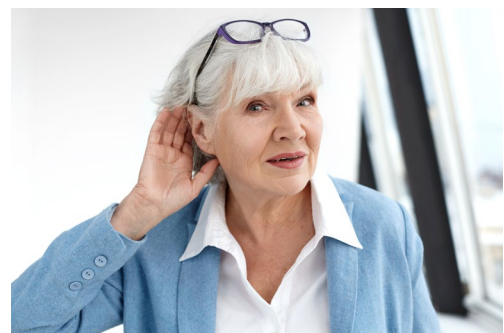
Why Should You Consult a Professional?

Here's the thing: hearing aids aren't one-size-fits-all. Your hearing is as unique as your fingerprint, and what works for one person might not work for you.

Katie emphasizes the importance of working with a hearing care professional. “They'll assess your hearing, talk with you about your lifestyle, and fine-tune the devices to ensure they meet your specific needs,” she explains. This personalized approach means you get the most out of your hearing aids—whether it's understanding speech more clearly, reducing tinnitus, or simply feeling more connected to the world around you.

If you've been wondering about hearing aids or have questions about your hearing, don't hesitate to reach out to a licensed hearing healthcare professional. It's a small step that can make a big difference!

Thanks to HearingLife Canada's nationwide presence of over 350 hearing centres, it has never been easier to get access to personalized hearing care. Visit hearinglife.ca to book a free appointment at a clinic near you. Visit one of our clinics in New Hamburg or Waterloo! Visit HearingLife.ca or call 1-888-514-9515



Setting Yourself Up for Success with New Year's Resolutions



The new year is often a time for making resolutions. Common new year's resolutions tend to focus on:

- Getting more exercise
- Losing weight
- Changing eating habits - eating more healthy foods or cutting out sweets
- Taking care of our health
- Self care, or personal wellbeing
- Getting organized
- Learning something new – perhaps a new skills or hobby
- Spending more time with family and friends

One of the challenges with new year's resolutions is that we often set such a high standard for a goal, or set too many goals, that it is next to impossible to achieve them and we set ourselves up for disappointment. Here are a few tips that can help you to achieve success:

- Start with small steps. Set goals that are within reach and that you can achieve. This will give you encouragement to keep going with setting small, achievable goals.
- Start with one main thing that you want to change. We can't change all of our habits in a short timeframe. If we try and achieve everything at once, it can be overwhelming with little success.

- Surround yourself with others that you can share your goals with. Moral support is a great encouragement to remain focused on our goals.
- Be kind to yourself! Don't get frustrated with yourself or give up if you slip up. No one is perfect. Minor setbacks are a normal part of the process.

Community Care Concepts offers a variety of activities at community-based locations, at no or very limited cost, that can help you achieve your new year's resolutions:

- Free gentle exercise programs. These classes help you build strength and balance, minimize the risk of falls and meet others. Classes are available in both an in-person and online format.
- Community dining programs offer an opportunity to come together for food, fellowship and entertainment or information.
- Meals on Wheels provides hot, nutritious meals delivered to your door at noon on weekdays.
- Free active living programs at several community centres. Programs range from gentle exercise, cards, games, crafts, guest speakers, art programs to coffee and social hours. Based on the interests of those attending and offered in partnership with our Townships, these centres offer a variety of programs and activities to support you in taking a more active approach to your health, learn a new skill or hobby, focus on personal wellbeing or spend time with others in your community.

For more information or to get started on achieving your new year's resolutions, contact Community Care Concepts at 1-855-664-1900, 519-664-1900 or 519-662-9526.

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www.communitycareconcepts.ca**

**23 Church St.
New Hamburg**

519-662-9526

Aging Well In Wilmot

Information & Active Living Fair



FREE EVENT!

**Wednesday January 22, 2025
10 am - 2 pm**

**Wilmot Recreation Complex
1291 Nafziger Rd, Baden**

**Guest Speakers
Displays
Lunch Included
Door Prizes**

**Guest Speaker: Dr. Ken Shonk
Aging Well: Incorporating Laughter & Joy As We Age**

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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Hearing aid repairs and rejuvenation:
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Education:

Bachelor of Science in Honours Health Studies/Aging Studies Option – Psychology Minor (University of Waterloo)
Master of Clinical Science in Audiology (University of Western Ontario)

Selina Mauro, H.I.S

Selina has 10 years of experience in the hearing industry as a Hearing Instrument Specialist and has also been certified in ear wax removal for 10 years as well. Selina also has experience working directly at a hearing aid manufacturer doing audiology support and training for all of Canada. Working as direct sales and training support for clinics traveling all over Ontario.

Education:

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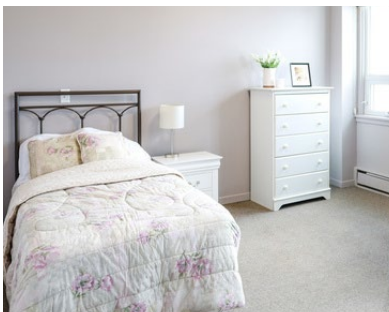
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How are You Feeling These Days?

PART ONE:

Probably like a lot of us... wishing this year's 'New Year's resolution' would come true; so that we could shed the stress of the last few years, and truly start over, with a new and realistic hope for tomorrow's better and brighter future.

I don't know about you, but it seems to me though, that a lot of people aren't feeling the usual hope one should have at the beginning of a new year. Instead, many of us are feeling generally discouraged and sad, exhausted, and listless, alone and confused, angry and frustrated, helpless, and fearful. Need I go on?

But enough said about that! After all, this IS a new year, and anything is possible. In fact, I personally feel some hope, and wish to share that rather special feeling with you.

The poet-philosopher Kahil Gibran once said, "Our anxiety does not come from thinking about the future, but from wanting to control it." And yet, we know better. We can't.

But neither can we just surrender to the waves of negative tides of late and drown in feelings of helpless disillusionment!

We must start somewhere, so why not where we do have some control, and where we've got a good chance of succeeding?

I've got a plan. It's to take back our lives on our terms, and to reduce, if not remove the pressure of feeling victimized by at least some of the negative circumstances effecting our lives, that seem beyond our control.

But here's the catch... this plan, like 'new year's resolutions', does require personal commitment, and participation to succeed, that is, if you wish to be a part of it.

Fortunately, your involvement isn't difficult. In fact, it's so easy, it'll surprise you.

What's my plan? Well, I assure you, it's historically sound and time-tested, traditionally used when downtrodden 'common' people are feeling oppressed, and defenceless. This isn't the first time the world has faced turbulent times, you know?

However, the remedy for uncertain times, is to get engaged, more so than enraged, and to pick up the power that is still within our grasp. I know, it feels like we've slowly lost it, and we need to regain it.

I believe we've come to the unsettling awareness of a new reality, and I also believe we know what it is.

We were blinded by trust, and that trust has been betrayed by both our politicians and our media, that we expected to protect us. And the price has been a persistent chipping away of our sense of safety, and security, at the cost of our morale. We're painfully waking up to the dawn of a new world reality that is frightening.

And we're slowly realizing that for things to change we've all got to turn resignation into reaction, and get more involved in the solution than the problem.

This is not new. It's been faced before, and it's been overcome with what I believe Winston Churchill would call, "indomitable spirit". This usually kicks in when individuals or societies have had enough, and for the most part is a natural positive response to negative conditions.

It's important to understand that the world is being challenged by tyranny which draws its

strength from smothering the hopes and dreams of good people, and by enforcing fears and frustrations on us.

It's not new.

However, it only works at the start of the process, when we choose to listen, and to believe the false promises, threats and lies of autocratic bullies.

But please remember that this relatively small cadre of disturbed, though initially powerful people can't change our thinking and believing if we don't let them.

There's more to come and in PART TWO, you'll learn some unexpected ways of reducing your stress, saving your sanity, and restoring hope with the 'tools' of resistance and humour that I'll share with you. Stay tuned, you'll be glad you did...





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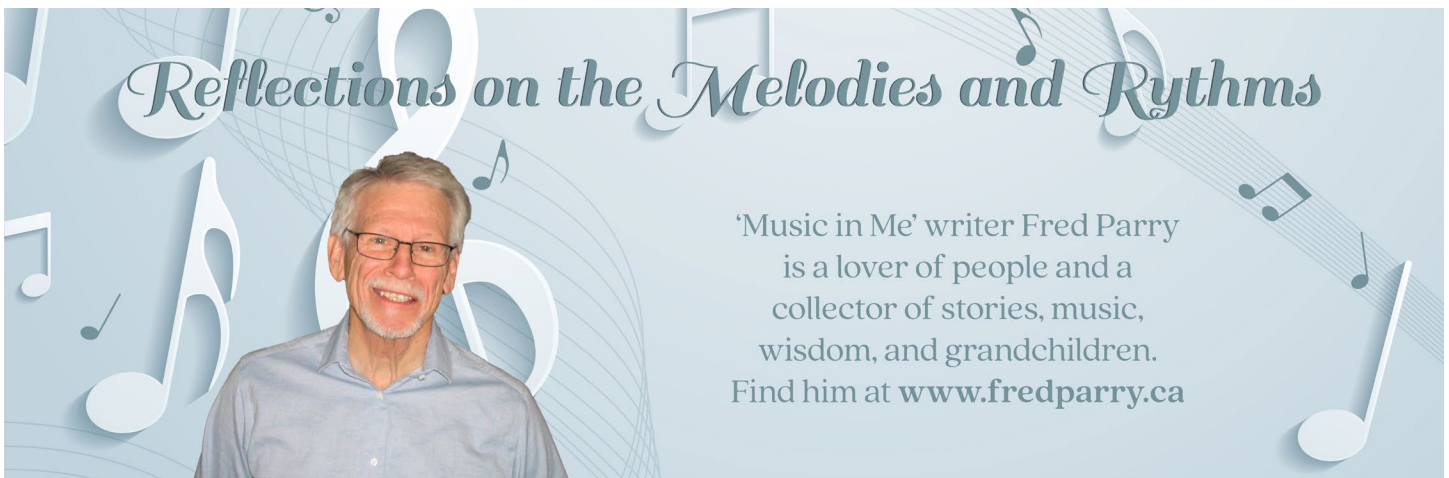


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Music In Us All

In dedication to Michael Manring and 'Valdy.' Valdy is our great Canadian folk singer - awarded The Order of Canada. Michael is from California and impresses because all he wants to do is to make the world a better place through his music and philosophical approach to bass playing... one of the world's best. I was fortunate to spend some time interviewing both.

The world is a better place for having these two gentlemen in it. (FP)

By 3am the old piano keyboard was being tinged in red, as the effects of the constant scraping of my cuticles across the chipped ivory piano keys were beginning to show.

This was nothing new. I have often found myself playing long into the night - some forgotten songs, one flowing into the other - completely oblivious to my surroundings. It's something our kids, now grown, can easily remember me doing. Not that that is completely unheard of ... such is the power of music ... to 'calm the savage beast' in all of us. Today's professional boxers often play their ultimate fighting music as they approach the ring.

In the movie 'The Pianist', a true war story of a famous Polish-Jewish pianist hiding from the Nazis who, after being discovered by a German officer, was told to play for him. The man, now his prisoner was playing for his life and he knew it! Equally moved, his captor spared him - rather than see his beautiful talent extinguished.

To understand this power, you need not know a thing about music; you just have to be opened to the possibilities.

It has always been my sincere belief that all of

us have something ... a talent ... that we were born with. Often times, however, it's obvious to everyone but ourselves. Or, if we do see it, we don't value it much because it comes too easy. Maybe you know someone, especially a young person, where that's true.

Of course, there is a time and a season for everything.

Andre Agassi, who dominated tennis in the 1990's - considered by most professionals as the greatest tennis player ever - admitted, in a 60 Minutes TV interview after his retirement, that he hated it all. Why? He was young, talented and well-schooled by the best trainers; but it wasn't what he wanted.

Often time overzealous parents, versus supportive parents, can be an issue for children - our passion for music, sports or whatever, at a particular moment in time, may not be theirs.

On the other hand, role-modeling a personal mission that makes it clear that the talent that brings me joy, also carries a responsibility to help others - as a form of love - is the real 'music in me'.

'In every nowhere town, there are somewhere dreams' - Lyrics, Ron Sexsmith

First you find your own way; then encourage others to do the same. Together, you find an even better way; because, "If you judge people, as Mother Teresa said, you have no time to love them."

Turning a minor, into a major key? ... no one said it was easy!

Then again they say love will find a way. Why not?

That's the way I figure it. - FP

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Second Mortgages for Business Owners

If you are a business owner but need a little extra cash to boost your business, is it a good idea to put a second mortgage on your home?

First, consider how closely you want to mix personal assets and business assets. If you have incorporated your business, you may have done that to avoid having personal debts if the business does not succeed. If you are borrowing against a personal asset like a house, you will be personally responsible for that mortgage repayment, even if the business ends up going bankrupt. This could put you into a worse position than if you did not have any personal borrowing tied to the business.

The second decision is whether you may get a better rate with a larger refinanced first mortgage, instead of a new second mortgage. A second mortgage is, by definition, second in priority. If the first lender is still owed some money, the second lender is taking a greater risk. This means, the second lender is almost always going to charge you a higher interest rate, and may also have less flexible loan lengths or other terms. If possible, getting new financing by increasing the first mortgage is usually going to give you the best interest rate and terms overall.

With both of those in mind, if you decide to proceed with a second mortgage, keep the financial picture crystal clear. Don't rush the application process, and pick a lender or broker you can trust to give you access to the best available loan lengths and rates. Watch out for the hidden costs of having to re-apply or get re-approved annually, which may result in thousands of dollars in extra costs. A commercial and real estate lawyer, along with your accounting and real estate team, can help you navigate the risks and benefits of any option available to you.

Robert Lanteigne is a Partner at GGFI Law LLP, with offices in New Hamburg (519-662-2000), Kitchener (519-579-4300) and Waterdown. 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 your needs.

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