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EMBRACING CHANGE

VOL. 8 ISSUE 1

SEPTEMBER 2025

Feature Business of the Month

COMMUNITY
CARE
CONCEPTS

OUR TRUSTED
BUSINESS DIRECTORY
LISTING: PAGE 27

ON THE COVER:
MARIE VOISIN, KRISTEN HAHN
AND A CUT-OUT OF THEIR
COLLABORATOR, THE LATE
ERNIE RITZ

COMMUNITY RESOURCE GUIDE
EMPOWERING SENIORS TO EMBRACE THEIR LIMITLESS POTENTIAL

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On The Cover

Marie Voisin stands to the left of co-author Kristen Hahn and a cut-out of their collaborator, the late Ernie Ritz. The grape keystone on the side entrance to Puddicombe House makes it one of the six New Hamburg buildings to feature this unique decoration.

See the full cover story on page 12

**Photo credit and cover story
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Embracing Change is proud to be a Community Voice. We hope to foster connections within the community in a positive way. The expressed or implied opinions of authors and advertisers are not necessarily those held by the publication, it's editor or publisher.

Celebrating 7 Years of Embracing Change!



LETTER FROM THE EDITOR

As Embracing Change celebrates 7 years, my heart is full. What started as a simple idea — to connect, support, and empower older adults and caregivers — has grown into a trusted, meaningful community resource.

To every business partner, contributor, and reader — thank you! Your support makes this magazine possible, and I'm truly honored to share this journey with you.

A special thank you to Victoria, my talented designer, whose creative touch brings each issue to life. To my family — your belief in me, especially on the tough days, means everything. And a special thanks to my Dad, who's helped with distribution since day one — I couldn't have done this without you!

There are too many to thank individually, but you know who you are — the ones who contribute, deliver, cheer from the sidelines, or quietly help behind the scenes. You make sure our magazine reaches the hands and hearts of our readers each month.

This milestone comes with exciting news — Embracing Change is now printed in full colour! It's a bright reflection of how far we've come and a more vibrant way to showcase our stories, contributors, and community.

Seven years ago, I didn't know where this path would lead — only that I felt called to be a voice for those who often feel unseen. I knew there were incredible services, businesses, and people in our community; they just needed to be brought together. That's what Embracing Change is all about: connection, care, and creating something meaningful, together.

We also recognize Grandparents Day on September 7 — a time to honor the love, wisdom, and guidance grandparents bring to our lives.

Here's to embracing change — with open hearts, strong community, and endless gratitude.

Warmly,

Tara



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FEATURE BUSINESS OF THE MONTH: CCC

Don't Hibernate! Stay Connected!

For the past 40 years, Community Care Concepts has offered a variety of services and supports that assist older adults and seniors to live independently across the Townships of Woolwich, Wellesley and Wilmot. We understand that being at home and in the community is where all of us prefer to be, for as long as we are able to effectively do so. To age well in the community, there are many important components that need to be addressed including physical health, mental health, nutrition and physical exercise. In fact, our organization has structured its programs and services around helping individuals to maintain these key elements. While all are important, both research and our experience has shown that one of the most protective factors in helping individuals to age well in the community is the ability to form and maintain social connections, whether it be one or two good friends to connect with regularly or having an active social life.

As the warm summer weather turns to fall, it is often easier to stay inside and hibernate rather than venture out into the unpredictable weather. However, we would encourage you to continue to pursue activities that get you out of the house and around others. There are many wonderful opportunities for older adults to participate in, to not only meet their essential needs, but most of all connect with others in the community, many of which are at no or very little cost.

Take advantage of the many FREE gentle exercise and falls prevention classes that are offered for older adults across our communities. With no pre-registration or commitment is required and classes are designed based upon everyday movements, regular participation is found to reduce the risk of falls, the leading cause of health decline, while providing an opportunity to connect with others.

Tired of thinking of options to cook for yourself? Join one of our many community dining events. Providing a hot, nutritious meal, these events also provide an opportunity to get out of the house, socialize with others, be entertained and to learn about your community.

Community Care Concepts also sponsors a variety of social and recreational activities at many community centres and recreation complexes including fitness, cards and games, arts and crafts, health and well-being activities, educational events and other activities that provide opportunities for older adults to come together with others that share common interests.

Our friendly visitor program matches volunteers with individuals in the community who may be isolated, offering a friendly call, home visits or someone to join in a community outing.

Looking for program options for a family member who requires a bit of support or a break from caregiving? Our adult day program provides a full day of supervised activities, connections with others, lunch and transportation, while providing individualized support.

Needing help with transportation to access programs? Please connect with us for assistance.

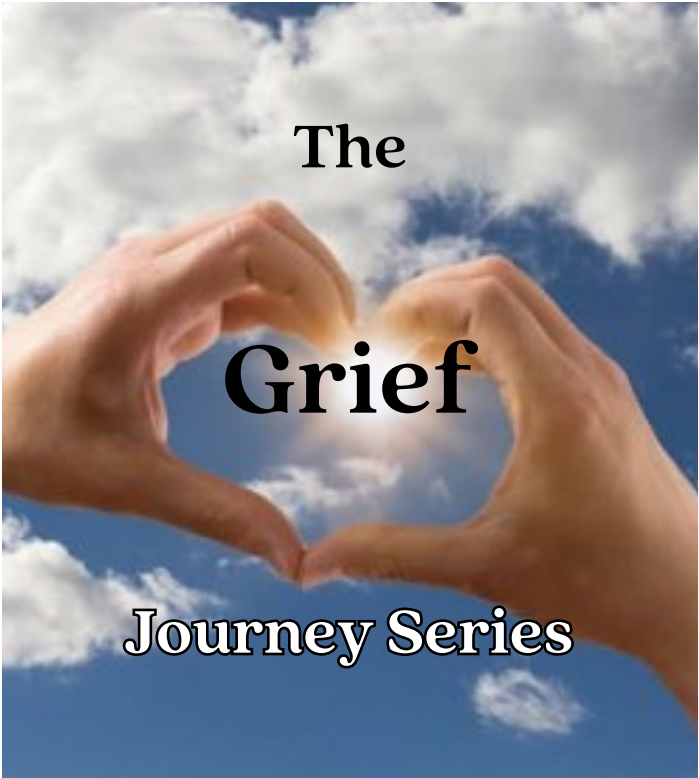
Looking for an opportunity to share your time, skills and talents with others? We have many volunteer opportunities across our services that are critical to supporting local residents while also providing an opportunity for volunteers to connect with others in the community.

Staying connected with others is an important component of thriving at home and in the community. Contact us today to learn about the many opportunities that are available.

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COMMUNITY CARE CONCEPTS
of Woolwich, Wellesley and Wilmot





By Will Brubacher, Certified Grief Mentor

The Grief Journey

Of all the inexpressible moments experienced at a beloved spouse’s death, I believe there is one rarely noticed that sets itself apart.

It’s the very subtle moment in which the surviving partner, unconsciously, feels the fleeting movement of their own intuitive ‘death’ at the final closing of their partner’s ‘life-gate’.

This is the profound feeling that lies deeply within these soulful words, that often, even the speaker isn’t aware of expressing the depth of their meaning at the time:

“(It felt like) I died when my (husband/wife) died...”

In that eternal moment, time stops. Life stops. Our heart seems to have stopped.

And our eyes as ‘windows to the soul’, dilate to peer into the eternal darkness of the moment, to catch what might be seen lingering there, just out of sight, on the other side.

Perhaps, in this instant, it’s not so surprising that some can best express this somewhat mysterious feeling that two ‘deaths’

occurred almost simultaneously, both: the death of their partner and their own.

It’s a most intriguing thought.

Moving deeper, and for the purpose of this piece, let’s assume that the two people were a loving husband and wife.

We are also going to assume that one of their pre-death roles was that of the caretaker, and the other as patient, preparing for the end of their physical lives.

Since the specialized work of the caretaker involves the responsibility of looking after the myriad of jobs attending to the general well-being of their spouse, it’s easy to imagine that their ‘partner’ relationship is far more interconnected and co- dependent than it had ever been.

One might even say, without too much exaggeration, that under those circumstances, the two people have almost become one.

I don’t believe any life condition can bring a couple as multi- dimensionally close, as the mutual journey of a terminal illness.

So when that partner dies, I believe, the other goes through their own equivalent ‘death-like’ transition because of the unusual closeness beforehand, or if not, then certainly at some later date.

However, it is also a major pivotal point, because while death marks the end-of-life for the deceased, it automatically starts the unknown beginning, or return-to-life of the survivor.

Herein, lies the possibility of discovering the ultimate meaning of love, and ‘life- after- death’, since I believe, both souls can continue together in a different dimension of their making, for as long as they choose.

So death in this context could be interpreted as not necessarily a separation of two people, but as a second chance to continue a new relationship in the spirit realm.

Needless to say we still know so very little about death and its aftermath, and still have so much to learn, which is why all the subtle moments of transition can be of true significance.

And this dimension, I believe, can change by opening ourselves to the profound potential capabilities and purposes of the grief process, which is far more attuned to our fundamental mystical nature than we might otherwise realize.

I’ve shared this very subtle glimpse of much more possibly happening within and behind the scenes at the point of death, then we would normally be aware of. This is to show that death, like life, is not necessarily without other-worldly dimensions of experience to learn from, if we allow ourselves to be open to them.

For me, this is a positive sign of hope because we are still on the threshold of seeing far beyond mere physical appearances, as we grow more deeply into the ‘folds’ of our greater, unbounded human awareness.

Grief, while still a complex unknown, could simply be a stage of our human development through which we continue to learn and grow. I’m not saying this is true; however, I’m just saying that there is more to life, and death than I believe we currently understand and to that which is so-called, ‘final’.

This might have left you re-thinking the meaning of that statement of two ‘deaths’ rather than one at that critical point at death’s door; so in that case, this is likely a good place to leave the subject to percolate in your mind and imagination for a bit.

Other significant meanings or questions may surface.

If you have any thoughts that you wish to share, please don’t hesitate to send them to me. They are always welcome and confidential.

If you or anyone you know is grieving, please feel free to contact me at billbrubacher@gmail.com.

Will Brubacher,
Certified Grief Mentor



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Moving Well as We Age
(Wednesday, September 24, 2025 | 1:30 – 3:30 PM)
This fully interactive session will get you moving while learning! Tips to manage aches, pains, and muscle stiffness, understand the benefits of daily movement, strengthen bones and muscles through everyday activity, discover local health and wellness resources, and more! Wear comfortable clothing and footwear – we'll be up and active!

Canadian Dental Programs Info Session (Federal & Provincial)
(Thursday, September 25th, 2025 | 11:00 – 12:00 PM)
Have you heard about the government dental programs that are available for seniors? Learn about the federal and provincial dental programs that are available to you!

Death Doula 101: Reclaiming the End of Life as a Natural Part of Life
(Monday, September 29th, 2025 | 2:00 – 3:30 PM)
This workshop offers an introduction to the role of a death doula – non-medical support professionals who provide emotional, spiritual, and practical care through the end-of-life process. Led by Karry Sawatsky, participants will explore how death doulas help reclaim dying as a natural, meaningful part of life through stories, tools, and conversations. Attendees will learn how to bring more comfort, choice, and connection to the dying process, whether for themselves or a loved ones, and be entered into a raffle to win a prize!

Fall Fitness Registration is Open!
(September – December, 2025)



Challenging the Stigma of Dementia: A Call to Action for World Alzheimer's Day

Each year, on September 21, we mark **World Alzheimer's Day**—a time to raise awareness, honour those affected by dementia, and confront the realities they face every day. One of the most persistent and harmful realities is stigma. Stigma against dementia involves any negative attitude, assumption, or discriminatory behaviour directed at someone simply because they live with the disease. It's a burden that weighs not only on individuals diagnosed with dementia, but also on their families and caregivers.

When a disease is both widespread and misunderstood, as dementia is, it creates fertile ground for false assumptions to take root. Left unchallenged, these myths may feed damaging social attitudes and lead to isolation, marginalization, and a decline in quality of life for people with dementia. The stigma can even extend to those who love and care for them, leaving families to navigate misinformation and a lack of community support.

The unfortunate reality is that most people living with dementia will experience some type of stigma. Common examples include:

- Lack of awareness or understanding of what dementia really is
- Harmful stereotypes and misleading assumptions
- Negative language and labeling
- Dismissive jokes or belittling behaviour
- Lack of support following a diagnosis
- Stigma by association for family members and caregivers
- Loss of self-worth experienced by people with dementia

These forms of stigma may seem small in isolation, but they can create a powerful barrier that prevents people from getting help, staying socially connected, and living well with dementia.

At the Alzheimer Society Waterloo Wellington, we believe that positive change starts with learning. Understanding the facts behind dementia is one of the most powerful ways we can challenge false assumptions and reshape public attitudes. When you speak up, share accurate information, and show support, you are actively helping to break the stigma.

As we reflect on the importance of World Alzheimer's Day this month, let it serve as a reminder that no one is immune to dementia. There is currently no cure or guaranteed prevention—and everyone deserves compassion, respect, and dignity, regardless of their diagnosis.

Join us in fostering a more informed, inclusive community. Together, we can dismantle the stigma around dementia and create a world where everyone touched by this disease feels seen, supported, and valued.

To learn more, get involved, or find support, visit us at alzheimerww.ca.

Alzheimer Society

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-Forest Witcraft

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On behalf of all the families that you will impact with your donation and the youth that will benefit, we would like to say a big THANK YOU. We cannot image the challenges these families face, but you have made a huge difference.

We have an incredibly caring and giving community, to date your donations stand at \$38,437.95.

The money will be divided between 3 organizations that touch the lives of children with cancer: Children's Health Foundation (London Children's Hospital); Scotland's Yard (Waterloo Regional Health Network Foundation); and Walk to Conquer Cancer (Princess Margaret).

Thanks to the support of local businesses and organizations who helped to make the BBQ a success: Krug Meat Market, Stemmler Meats & Cheese, Ross & Lindsay's No Frills (in Cambridge), Herrie's Country Farm Market, Costco, Optimist Club of New Hamburg, Optimist Club of Petersburg, M&G Portables, and Sunbelt Rentals of Canada.

Thank you to those who made a donation this year and we look forward to your support again next year at our BBQ on Thursday July 9, 2026.

Stewart, Warren, Bernice, & Stacey

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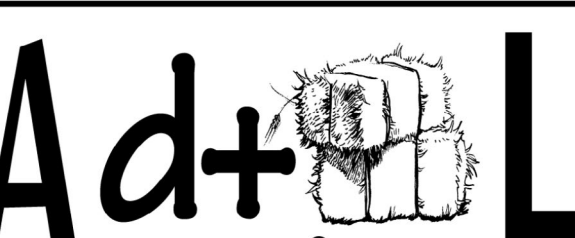
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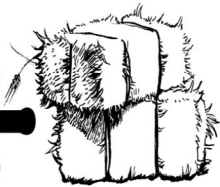
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Concentration Puzzle

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



A 2x4 grid of symbols for a concentration puzzle. The symbols are arranged as follows:

A	d+		L8
&	a	\$	sh+

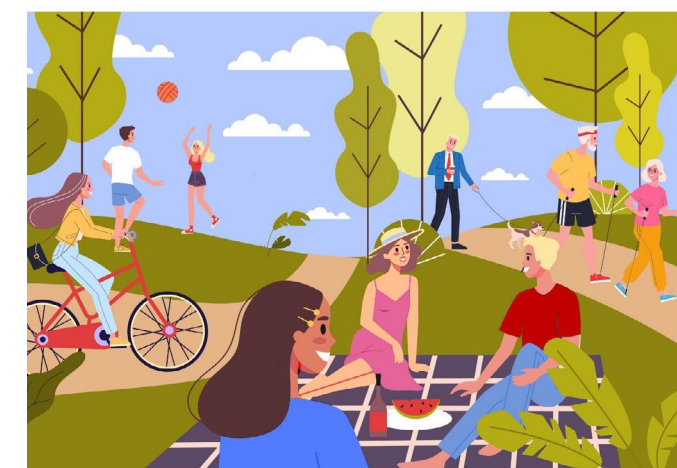
The symbols are: Row 1: A, d+, a drawing of a fist, L8. Row 2: &, a, \$, sh+, a drawing of a paddle, +t.

	5	4	1					
	2			3	7	4	8	
9	7					1		
	3	1		9	4			
		2				3		
			7	1		5	4	
		9					1	6
	6	7	8	4			5	
					2	8	7	

September Puzzles

Outdoor Activities Spot the Difference

See if you can see the 5 differences between these two pictures



Solutions on page 30

COVER STORY



Brick by Brick, Story by Story: A Love Letter to New Hamburg

BY SCOTT DUNSTALL

It started with quiet conversations Marie Voisin and Ernie Ritz would have in his kitchen. His wife Betty would make her prize-winning scones and the talk would flow. Mostly about the people in New Hamburg and the places they lived and worked. He was a resident “living library” of the town’s past, and it wasn’t long before they realized it was time to start chronicling all of it. The birth of *The Historic Buildings of New Hamburg and the People Who Lived in Them* had just taken place, and a thirteen-year journey began that would uncover forgotten stories, spark community pride and result in a five-volume legacy.

After about a year, they were making progress. Maybe not at the pace Marie wished for, but progress was being made. Around that time, she had made acquaintance with Kristen Hahn who also happened to own a bookstore from 2004 to 2013 in the space where Kathie Jordan Design currently operates. In the background, Marie had been teasing her with progress on the book and details about some of the stories. Of course, Kristen was intrigued as literature was her major in university and you know, the bookstore thing. She joined Ernie and Marie and gradually immersed herself in the collaboration process. A process that included research on 370 homes and buildings. The five-volume box set promises to be on bookshelves for Christmas with printing taking place as we speak.

I could tell that they both not only respected Ernie Ritz but they truly loved him. Being New Hamburg’s last mayor before the town amalgamated with Wilmot, he was central to the early work on the book. “He lived through most of what we were researching,” said Voisin. “And if he didn’t know something, he’d give you a solid guess which, more often than not, turned out to be correct.”

Even in his nineties, Ernie met with the team every week to go over new details and confirm findings. COVID put a pause on in-person visits, but Ernie kept emailing. “He held court,” Hahn said. “We’d bring our questions, and he’d bring decades of answers.” His lifelong photograph collection is embedded throughout the book. His memory was also “photographic,” as was his mother’s. She lived to 107 and passed along stories from her parents about the community. As Betty was nearing the end of her life, her wish was that Ernie help Marie write the book, telling her, “He needs something to do.” Sadly, he passed just over a year ago, but his presence persists through this book and in the hearts of these two women.

The first five years of the project were spent amassing and organizing information. From the Wilmot Archives, to the Ontario Land Records, to the National Library of Canada, Marie compiled 1,450 pages of data. In 2017, the team started writing the books. Marie says that Kristen has “a need to chase stories all the way down to the bottom of the rabbit hole.” You can tell that there was a bond between them that only a project like this could bring. Of Marie, Kristen said, “She’s the kind of person who finds a name in an 1890s news clipping and won’t sleep until she’s tracked down their porch colour, employer, and cause of death.”

There was never any shortage of tragedy either. Four prominent community members, including two with Puddicombe as their last name, were killed in a head-on train collision near Sudbury while heading out west to help with the crop harvest. Other stories touch on the profound loss felt by families with the death of loved ones from what, today, are treatable causes. Tuberculosis, diphtheria, measles, contaminated water, and complications from childbirth have cut short many a promising New Hamburg life.

The pair worked like a two-person relay team. “It felt like a living thing... sometimes with teeth!” Hahn said. “We passed chapters and research back and forth until it all came together.” They limited their scope to the town’s original 1854 boundaries and Marie sent letters to every owner of a heritage

building, asking for an interview and tour. Astonishingly, 90 percent said yes to participating. Residents shared stories, photos, and family treasures. One even used the research to restore their home’s original facade. Some structures had vanished, but their stories remained. Others had changed hands so often that it took survey maps, land records, and old newspaper clippings to piece the puzzle together.

Turning all the research into a book was no picnic. “Formatting was a nightmare,” Hahn said. “Every footnote, every page break had to accord with the index.” Just when they thought they were done, another story would surface. A house they thought had been demolished turned out to have been moved due to erosion. A box of old letters and photos, rescued from a fire, brought fresh insight into one family’s past.

The final stretch was a flurry of flagged Word documents, shared folders, midnight fact-checks, and third-party proofreaders. “Catherine with an A or an E? Jacob Merner, Jacob Merner Jr., or Jacob M. Merner? Wilhelm or Williams?” The team struggled with primary sources that were frequently incorrect. “We considered birth and death records, marriage certificates and census reports, in addition to land and tax records and a century of reporting from *The Independent* to make sure we’re telling as accurate a story as we can,” Marie said.

The Why of It

“Canadian History is often told through stories of wars and the acts of politicians,” said Hahn. “But this town wasn’t built by prime ministers or bloody battles. It was built by farmers, teachers, bakers, and factory workers. People who woke up, worked hard, raised families, and quietly went about their business as the town took shape around them.”

The Architectural Conservancy of Ontario agreed. The book received the 2024 Stephen A. Otto Award for Research and Documentation, a rare nod to a small-town project.

“I hope people walk by a house and say, ‘I know who lived there. Their lives are worth remembering and I understand how they connect to me,’” Voisin said. “We want people to consider the buildings in New Hamburg as part of a continuum and that they are the caretakers not only of the past but the future. We hope they treasure our shared built history and keep it in good shape for the next generation of owners. That’s why we did it.”

COFFEE HOUSE TALKS

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Coffee House Talks is a monthly program adults 55+ in Wilmot or Wellesley townships. Each month provides an opportunity to learn new things, share information and create new relationships!

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Celebrating World Alzheimer’s Month

Every September countries around the world celebrate World Alzheimer’s Month, with September 21st serving as World Alzheimer’s Day. Coordinating efforts around the world provides an opportunity to bring attention to this serious health issue, to educate people about Alzheimer’s disease and to challenge the stigma.

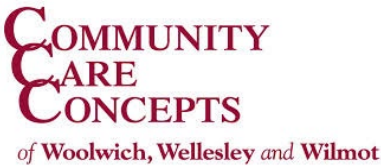
Many people often interchange the terms dementia and Alzheimer’s when in fact they are different. Dementia refers to the overall term that is used to describe symptoms that impact an individual’s memory, their performance of daily activities and their ability to communicate. Within this broad category of symptoms is Alzheimer’s, one of the most common types of dementia, and a progressive disease that slowly causes impairment of memory, thinking and behavior. Symptoms usually develop slowly over time and eventually becoming severe enough to interfere with completing daily tasks.

Within Canada it is estimated that there are approximately 770,000 individuals living with Alzheimer’s and dementia. By the year 2050, estimates suggest that more than 1.7 million people in Canada will be living with dementia. Around the world there are more than 55 million people living with dementia with that number expected to rise to 139 million by the year 2050. While these numbers provide an estimate, it is anticipated that numbers are higher. There are many individuals that suffer in silence, with symptoms ignored, individuals or families not sure of signs to look for or the disease left undiagnosed. These numbers are also not reflective of the many individuals and caregivers impacted by caring for someone living with dementia. The impact of this disease across Canada and around the world is staggering.

Approximately 40% of individuals over 65 experience some form of memory loss. When there is no underlying medical condition, and forgetting things such as an event, a name of an acquaintance or details occurs on an occasional basis, this can be considered a normal part of aging. However, Alzheimer’s and dementia are not a normal part of aging. The Alzheimer Society of Canada indicates that there are symptoms to look for, that would suggest that you speak to a doctor:

- Memory loss that affects abilities
- Problems with abstract thinking
- Difficulty performing familiar tasks
- Misplacing things
- Experiencing problems with language
- Changes in mood and behaviours
- Disorientation in time and space
- Changes in personality
- Impaired judgement
- Loss of initiative

While there is no doubt that receiving a diagnosis is life-changing for individuals and their families, and that the disease will eventually impact abilities and require adaptations, a diagnosis does not define the individual. It is possible to maintain quality of life, continue to participate in meaningful activities and continue to experience feelings such as joy and love. A diagnosis is a first step to understanding, developing strategies and seeking help and support in moving forward. There are many great sources of support available through organizations such as Community Care Concepts of Woolwich, Wellesley and Wilmot or the Alzheimer Society Waterloo Wellington. Call 519-664-1900, 519-662-9526 or 1-855-664-1900 for information on services and supports available in your community.



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MEET OUR EXPERTS



Emily Giau, Audiologist

Emily has extensive experience working with older adults which has led her into the hearing care industry for the last 5 years. As an audiologist, Emily has mainly worked in private practice settings and has traveled to retirement, long-term care and personal residences to provide exceptional hearing health care.

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:

Bachelor of Science in Biology/Psychology Trent University
H.I.S. Diploma Conestoga College

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If you or a loved one requires support with their hearing health or hearing devices or want to start their journey to better hearing, we are here to help.

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Medical Assistance in Dying (MAiD)

Advance Care Planning for Seniors

Written by Sue Phillips, Serious Illness / End of Life Doula

Dear Readers: September 2025

Have you considered or been curious about this option in the event of a terminal diagnosis? In my work as an End of Life Doula, MAiD is often one of the first topics people ask about.

It reflects how curious, uncertain, or quietly concerned many individuals are when it comes to understanding their options at the end of life. For some, the term “assisted suicide” may come to mind, but I invite people to consider a different perspective: those who choose MAiD are not choosing to die—they are already dying. Medical assistance is simply how they choose to go.

This article is intended to help you better understand Medical Assistance in Dying (MAiD) as a legal option in Canada for people who are facing intolerable suffering due to a serious illness or medical condition. The process is legal, guided by healthcare providers and is aimed at ensuring dignity, compassion and respect.

To be eligible you must meet the following criteria:

- Be at least 18 years old
- Be eligible for publicly funded health care in Canada
- Have a serious and incurable illness, disease, or disability
- Be in an advanced state of decline that cannot be reversed
- Be experiencing intolerable physical or psychological suffering
- Be capable of making medical decisions at the time of the request

To make a request you can start with a conversation with your doctor, nurse practitioner or a MAiD coordinator. The MAiD care coordination service can be reached at any time 24 hours a day, 7 days a week at 1-866-286-4023.

If your doctor or nurse practitioner does not provide MAiD (not all doctors or nurse practitioners do) they must refer you to another provider. Once the process has begun you will be assessed for eligibility.

If your death is not reasonably foreseeable, a 90-day assessment period is required before MAiD can take place. This can be shortened if there is risk of losing capacity.

Once approved you can choose the date and time of the procedure and you are allowed to change your mind at any time. You must be mentally able to consent at the time the procedure is being provided. If you are at risk of losing capacity you may be able to sign a waiver of final consent. It is very important to talk with your provider about capacity.

It is also very important for people to know there are many supports available, including MAiD coordinators, palliative care teams, spiritual care providers and end of life doulas.

MAiD may not be the choice for everyone—but it can be the right option for someone you love. For many, the greatest comfort is knowing their wishes will be honoured, no matter what. That simple act of support can offer profound peace to everyone involved.

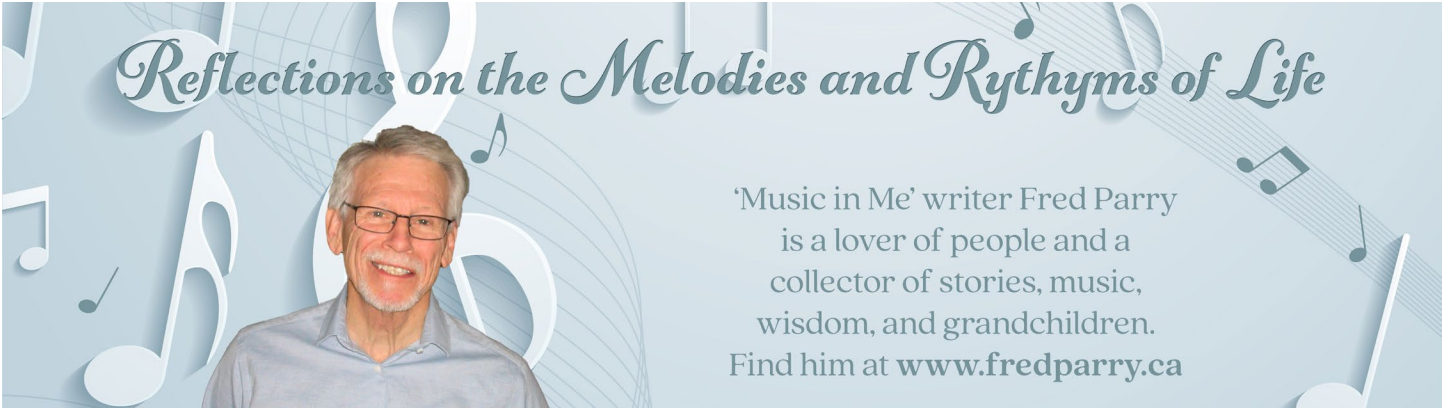
Finally, for those who choose MAiD, it’s not about giving up – it is about letting go with intention.

If you would like to explore this option in more depth, I invite you to reach out to me at sphillips5519@gmail.com. I’m here to support you with compassion, clarity, and care.

Resource: Dying with Dignity Canada, <https://www.dyingwithdignity.ca/>

Next month’s topic:

Why Rituals & Ceremonies Matter: Honouring Life, Loss, and Transition



Reflections on the Melodies and Rythyms of Life

‘Music in Me’ writer Fred Parry is a lover of people and a collector of stories, music, wisdom, and grandchildren. Find him at www.fredparry.ca

The Measure of Greatness

Seems to me there are places where you grow up; places where you move to during your lifetime; and places where you finish up. There are endless variations of these patterns.

I grew up in a medium size city with a small-town feel. However, I spent most of my pre-school years, and much of my school holidays, soaking up the culture in a small fishing village (with no population sign) where my mom’s vast network of relatives seemed endless. I loved it! And, being by the water, I learned to fish, swim, hunt and handle boats. But, most importantly, I learned about a person’s responsibility from the family’s raconteurs. Of course, over time, death got in the way – taking from me those wonderful, irreplaceable, caring people – who so endeared themselves to me with their stories about life.

Like my friend, Gary from Bright. Not a finer person anywhere – whose sudden passing shocked everyone. He was committed to serving others – with kindness and integrity. He certainly was always first to help (even before the agreed time)... proving he was someone too good to lose.

When at the funeral home, I reached out to say goodbye, I noticed the watch he was wearing was right on time. I don’t know what that means in a timeless world, but he was more interested in who you were... in the here and now.

So, I’ve found it doesn’t matter where you start out; or, where you end up – it’s what you do when you get there that counts. And, you’re most effective when you act with empathy and loving understanding.

Rainy day lovers don’t lie when they tell you, They’ve been down like you,

Rainy day people don’t mind, if you’re cryin’ a tear or two.

– Rainy Day People by Gordon Lightfoot

Plus, there are many folks who volunteer in every community. They selflessly give of their time to help others in need. I remember conducting an interview for Rogers TV Kitchener about the Meals on Wheels program. It was explained that when you see how courageous their clients are – with various disabilities – it makes your problems seem so small.

Then, there are little acts of kindness happening every day. Together with my wife, I remember how exhausted we were after a major move – neither of us stopping to get much to eat as we oversaw the movers set things up and moved them here and there for us. At the end of the day, the two of us were about to collapse when friends showed up with gourmet sandwiches a bottle of wine – **with plastic glasses to toast the new place and good friends!**

Take it or leave it or try to believe it,

If you’ve been down too long,

Rainy day lovers don’t hide love inside, they just pass it on

– Rainy Day People by Gordon Lightfoot

So, how do you measure great people, like Gary? Maybe it starts by reminding ourselves that you’re never sorry tomorrow for doing what’s right today.

Martin Luther King Jr. may have said it best: “Everybody can be great, because everybody can serve.”

That’s the way I figure it. – by Fred Parry

Strong Bones, Healthy Life: What You Need to Know About Bone Density and Osteoporosis:

Strong Bones, Healthy Life: What You Need to Know About Bone Density and Osteoporosis:

As we age, many aspects of our health need more attention - and our bones are no exception!

Bone density, a measure of how strong and solid our bones are, naturally decreases with age. When this loss becomes significant, it can lead to osteoporosis - a silent disease that increases the risk of fractures, falls and long-term disability.

At Ultrascan we can perform your Bone Mineral Density for you. Just get a requisition from your doctor and call us to book an appointment!

What is Bone Density?

Bone density refers to the amount of calcium and other minerals in your bones. Think of this as the ‘thickness’ or strength of your skeleton. In youth, bones are dense and resilient. But starting around age 30, we slowly begin to lose bone mass. For seniors, particularly women after menopause, this process can accelerate quickly.

Bone loss often goes unnoticed until a minor fall causes a serious break - commonly the hip, spine or wrist. These fractures can be painful and disabling, leading to a loss of independence or even the need for long-term care.

Understanding Osteoporosis

Osteoporosis literally means “porous bone”. It’s a condition where bones become brittle and fragile due to decreased bone mass and structural deterioration. Over 2 million Canadians are affected by osteoporosis, and the risk increases with age. Women are at a higher risk, especially after menopause, due to a drop in estrogen levels that help protect bone strength. But men aren’t immune - by age 70, they too face increased risk.

Risk Factors to Watch For

Some risk factors for low bone density and osteoporosis include:

- Age over 65
- Family history of osteoporosis
- Low body weight
- Smoking and excessive alcohol use
- Certain medications like steroids

- Medical conditions such as rheumatoid arthritis or thyroid disorders

A bone mineral density (BMD) test is the best way to assess your risk.

Steps to Strengthen Your Bones

The good news? Osteoporosis is manageable - and often preventable. **Here are ways seniors can protect their bones:**

- Get Enough Calcium and Vitamin D: Calcium is essential for building bone, and vitamin D helps your body absorb it. Aim for 1200 mg of calcium and 800-2000 IU of vitamin D daily through food, supplements, or sunlight.
- Stay Active with Weight-Bearing Exercise: Walking, dancing and light weightlifting help keep bones strong. Balance and strength training also reduce the risk of falls.
- Avoid Smoking and Limit Alcohol: Smoking weakens bones, and excessive alcohol interferes with calcium absorption.
- Fall-Proof Your Home: Use non-slip rugs, improve lighting, and install grab bars in bathrooms to prevent accidents.
- Ask about Medications: Several treatments - such as bisphosphonates or newer bone-building drugs - can slow or reverse bone loss. Talk to your doctor about your options.

Bone Health is Lifelong

It’s never too late to care for your bones. Whether you’re preventing bone loss or managing osteoporosis, the steps you take now can protect your mobility, confidence and quality of life.

Remember - Bone health is silent - until it’s not! Don’t wait for a fall to find out your bones are weak. Speak with your healthcare provider about your bone density and take steps to stay strong, steady and independent.



Is Joint Ownership Always the Right Move?

Many people add an adult child as a joint owner on some assets as part of their estate planning. The goal is often to make things easier by avoiding probate and simplifying the transfer of assets. However, this well-intentioned step can lead to unexpected tax consequences if not carefully planned.

Consider when someone is added as a joint tenant with right of survivorship on an investment account. The Canada Revenue Agency may view this as a sale of part of the investment at its current market value. This can trigger an immediate capital gain and result in a tax bill, even if no money was received. If the investments have grown significantly in value over time, the tax owing can be substantial.

If you have already added a child as a joint owner, it is important to speak with your accountant and professional advisors including lawyers to review the situation. In some cases, there may still be opportunities to clarify your intent or prevent future complications.

Every family’s situation is different. While joint ownership can work well in some cases, it is not always the most suitable choice for your estate plan. In investments, real estate, and joint ownership of other assets, It’s very possible to save the probate tax you were trying to avoid, buy accidentally trigger even more overall taxes as a result.

If you are considering joint ownership or have already taken this step and are unsure about the implications, we are happy to answer your questions and help you find the most effective strategy for your goals.

Duncan Henderson is an Associate Lawyer working at GGFI Law LLP, with offices in New Hamburg (519-662-2000), as well as Kitchener and Waterdown (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 your needs.



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Inter-generational Family Conflict

Written by: Will Brubacher

Part One: Family Favours (Note: All family names are fictional.)

Family Scenario:

“Hi Mom, can you come over first thing in the morning to look after your grandchildren for a few hours?”

“Hi Dear, good to hear from you, too. This is a bit last minute, don’t you think?”

“Oh mom, you just have to! An old school friend of mine is in town and called to go to lunch at that popular new restaurant I’ve been wanting to try. You know the one. Besides, the last time I asked you, you said the same thing, and you can’t do it to me again! And the children are expecting to see you. By the way, Michael isn’t feeling well, and may be running a bit of a temperature. You’re so good with him.”

“But dear... Ok, but please, next time...”

“Thanks mom. Love you!”

Two weeks later:

“Hi Mom, Dave and I are going to a company party tomorrow night. It’s out of town and we’re staying the night. We need you to look after the kids and I told them you would. They’re really excited about seeing you.”

“But dear...Your dad and I also have plans.”
“I know mom; but this is really important.”
“Yes, but couldn’t you have given your dad and me some advance notice?”

“Well, mom, you’ve been retired for how long now, and you know how much you love your grandchildren? And Donna, isn’t in a good mood and you’re so good at changing her moods.”

“Well dear, you didn’t even ask about our plans.
“Well surely, they can’t be all that important.”

End of scenario.



One way or the other, various kinds of situations like this can happen in the best of families, and grandparents can sometimes feel like they are between a rock and a hard spot.

There’s an unwritten law somewhere that says, grandparents have a particular role to play which comes with both retirement and the ‘duty’ of being a good grandparent.

Honestly, most grandparents love their grandchildren and want to spend time with them, especially while the kids are young, since they grow up so fast?

Now, if you’re one of these grandparents, and don’t mind spending time with your grandchildren whenever it’s needed, then it’s not an issue. This is especially true if your adult family are married and both working.

However, in either case, problems can be created when you’re being pulled in too many directions at the same time; so, respectful boundaries are always useful should you need them. Moreover, being prepared in advance can make a huge difference in accepting or negotiating the inevitability of the request.

For example, let’s look at what can possibly happen if left unchecked and the ‘conditions’ for assistance, aren’t clear.

For example: “Well dear, you didn’t even ask, about our plans.

“Oh, mom, surely, they can’t be as important and it’s just this once; and we can drop them off at your place, so you don’t have to come here and spend the night.”

“But dear, it’s the 60th wedding anniversary of our best friends, and we really want to attend. And, your father has been asked to say a few words...”

“See there you go, thinking of yourself, as you’ve done all your life. You were never there when I needed you growing up, and neither are you now, for your grandchildren!” “And if that’s all they mean to you, then, I won’t ask again, and we won’t be coming to visit either, till your attitude changes.”

Wow, what a surprise slap!

You may think that conversations like this don’t happen.

Then you’d be shocked at how often there’s a serious family rift based on a vast variety of sensitive transactional situations similar to this.

It’s more common than you could imagine, because seniors are often more vulnerable and their ‘children’ can be more demanding. There’s a word for it: it’s called emotional “blackmail”.

Your choice is simple, either go along with your daughter’s request or suffer the consequences. And to make matters worse, likely be considered the one at fault, for being selfish or not loving enough.

These times are not unusual in these busy times, and many families are living stressful lives; so sensitive feelings are never far away from being hurt, especially when plans collide or intentions are misinterpreted.

Circumstances like this are so very common, and next time, we’ll look at the guilt trip, or ‘trap’ grandparents can find themselves in, and we’ll consider some options.

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My Current ‘Last’ Car

PART TWO:

Last month I was confronted with the possibility that my next car would likely be my last – a sobering thought. (Now if that doesn’t make you feel old, nothing will.)

It’s not easy being a senior, as only another senior can understand. Especially these days, with what feels like we’re having to make so many more decisions in general.

I had no idea getting a replacement car at my age would be fraught with so many difficult choices. Worse yet, because I’m not your typical, well-versed ‘car’ man who knows more about his car than his wife.

You see, I’m not so much a detail person as I am an ideas person. For example, when I look at a car all I see colour and design, and have no interest in knowing what’s lurking under the hood ready to spring from zero to ‘max’ in a flash. (I’m not even sure for what purpose, other than scaring the ‘dickins’ otta old folks, heads down, frantically pushing themselves with their canes to get across the street before the yellow light changes.)

Anyway, the more I thought about the car matter, the more anxious I felt, and the more complicated it became. It wasn’t quite so simple as choosing a nice colour for my next ‘ride’.

First I’d have to decide what kind of car I wanted (from the countless on the road these days with all kinds of strange and exotic names); then what I could afford (and whether I should buy new, used, financed,

leased); gas or electric, hybrid, self drive?!; to say nothing of the precious time it would take for me to whittle down all the questions into good and bad, right and wrong ... and the list goes on, and on.

And before long it occurred to me that I had a ‘roulette table of choices’, in front of me, with the odds definitely in favour of the ‘house’ /car dealership, not me.

No wonder I felt anxious. It gave me the shivers. I wished that I had had an ‘adult’ to make the decision for me... Why was it was so much easier when I was younger? (Anticipation, excitement, and fearless freedom, I suppose.)

As I said, there are certain aspects of aging that are definitely nerve-wracking. Perhaps, getting your ‘last’ car is one of them.

Anyway, if I’ve described my state of mind as accurately as I felt it, you must be feeling about as anxious as I was, and likely want a quick end to this seemingly unending story.

So how did it end?

Well, I decided to lease my ‘last’ car at a monthly expense I could just afford, and at the end of the lease, after 5 years ...well, who knows or cares at that point. I was done! Or so I thought...

Unfortunately though, it doesn’t end quite as easily as that.... Sorry!

I was about to pull out my credit card, but unknown to me at the time, and equally unprepared, I was then handed over to the Credit Manager. (It was a ‘tag-team’ event, and I wasn’t finished yet.)

Why are the Credit Managers always so pretty, young, and persuasive.

It was she, whose job it was to handle the financial matters and to close out the ‘deal’. And it was she, who kindly introduced me to all of the appealing ‘add-ons’ that I would have to know about before deciding which of them I would like and need to ‘add’, as part of the ‘package’, such as: tracking, if my car were ever stolen, or road-side assistance, or North Star services, and the list goes on and on, as I squirmed in my chair for about an hour listening to all the high calorie ‘goodies’.

I’ll save you the details. Remember, I’m an ideas man not a detail person, and the best idea that came to mind, was to flee from there as fast as possible; but they had put glue on the chair for seniors ...forcing me make up my mind and my choices before I could be released.

Finally, the moral of the story is that in the end, I was actually thankful, that this would likely be my last car.

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Boosting Brain Health: Small Habits, Big Impact

Provided by: **Schlegel-UW Research Institute for Aging**

Brain Health Day (July 22) is a reminder that how we care for our brains today can shape how we live tomorrow.

Our brains change over time, but the choices we make every day can help keep them strong.

How we live, move, eat and connect with others can shape our brain health. Even small lifestyle changes can help support memory, thinking skills and overall brain function.

The Brain-Body Connection

Our brains and bodies are deeply connected. Lifestyle behaviours such as regular physical activity and a balanced diet not only support general health, they also have a positive effect on memory and thinking abilities.

What can you do?

- Taking a brisk walk most days of the week
- Eating more vegetables, fish, and whole grains
- Limiting processed foods and added sugars
- Staying hydrated

Exercise Your Mind, Too

Keeping the brain active is just as important as staying physically active. There’s growing evidence that challenging your brain helps keep your thinking sharp.

Try these brain-boosting activities:

- Do a daily crossword or Sudoku puzzle to activate memory and concentration
- Play matching games or card games like “Concentration” to train short-term memory
- Use both hands equally for tasks like brushing your teeth or making breakfast to challenge your brain

- Try a new form of movement like yoga, tai chi, or dancing – bonus if it involves remembering sequences
- Learn and play a musical instrument – even using one finger has cognitive benefits
- Spend time with pets or young children to reduce stress and increase emotional well-being
- Memorize short lists of items in your home, then test yourself after a short break
- Read aloud to yourself or others – this improves word retention and comprehension
- Use a journal to track emotions and memory progress
- Socialize regularly – join a game night, walking group, or volunteer activity to stay mentally sharp

Take One Small Step Today

Whether it’s going for a walk, trying a crossword puzzle, or adding more leafy greens to your plate, each step matters. The RIA offers tools, resources, and research-based programs to help older adults live their best lives—and that includes supporting better brain health.



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519-747-1819

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Crime Stoppers
1-800-222-8477

Ontario Poison Centre
1-800-268-9017

Ontario Problem Gambling Helpline
1-888-230-3505

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

Waterloo Wellington LHIN
519-310-2222

Community Care Concepts
519-664-1900

Retirement Homes Regulatory Authority
1-855-275-7472

Elder Abuse Response Team
519-579-4607

Interfaith Community Counselling
519-662-3092

Hospice of Waterloo Region
519-743-4114

Alzheimer Society of Waterloo Wellington
519-742-1422

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Township of Wilmot
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Township of Wellesley
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- HearingLife formerly Hemmerich Hearing
- Dolman Eyecare
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- Wellesley Township Community Health Centre

- Linwood Nurse Practitioner Office
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- Bonnie Lou’s Cafe
- Hillcrest Home Baking
- Dollarama Elmira (outside magazine stand)
- Harvest Moon St. Jacob’s

Solutions

Concentration Puzzle: A day late and a dollar short



8	5	4	1	2	9	6	3	7
1	2	6	5	3	7	4	8	9
9	7	3	4	8	6	1	2	5
5	3	1	2	9	4	7	6	8
7	4	2	6	5	8	3	9	1
6	9	8	7	1	3	5	4	2
4	8	9	3	7	5	2	1	6
2	6	7	8	4	1	9	5	3
3	1	5	9	6	2	8	7	4

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