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Feature Business of the Month



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



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On The Cover

Judy Ziegler (long-term care), Hilda Roth (assisted living), and Mary Wagler (independent living), share their perspectives of living at Tri-County Mennonite Homes (TCMH). See page 6 for the full story

Cover story written by
TCMH Staff Writer

Cover photo credits: TCMH

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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.



LETTER FROM THE EDITOR

The holiday season...

Do you remember when you were a child and you had a long list of “things” you wanted for the Holidays? I remember getting so excited for the Sears Wish Book to come out every year so I could leaf through the catalogue and write out my Christmas list. My Christmas list as a child was always long and full of many toys, games and new gadgets. I remember asking my Dad what he wanted for Christmas and he

would always say “you don’t need to get my anything”. In my younger years I never understood how someone wouldn’t want anything, but as I have gotten older I now understand what my Dad meant. I say the same thing now to my own children when they ask me what I want for Christmas. I have realized that material things are just that, “things” and the best gifts are not material items but spending quality time with those we love.

Self-Care Tips for the Holidays

The holiday season is often called “the most wonderful time of the year”. But between hosting and attending family gatherings, buying gifts, trying not to break your healthy habits (or your bank account), it can also be a very stressful time of the year for some people. That’s why it’s so important to make time for self-care and self-love during the holidays.

Below are some self-care tips to reduce stress and help you get the most comfort and joy so you can feel your best this holiday season.

- * Make healthy choices (most of the time)
- * Get enough sleep
- * Stay hydrated
- * Make a budget and respect it
- * Make time for yourself



Wishing you lots of love, joy,
and happiness this holiday season!

Tara



FLASHBACK PHOTO

The Season of Giving



New Hamburg Independent, Christmas Edition, 1960

By: Nancy Maitland, Wellesley Township Heritage and Historical Society

Buying gifts for friends and families during the holiday season can be a stressful time. Choosing the perfect gift for that special someone was made a little easier in Wilmot during the 1950s and 1960s through elaborate advertisements in the *New Hamburg Independent*. Seyler's Furniture suggested electric heating pads, coffee tables, radios to doll carriages. Rozell Appliance recommended gifting vinyl records from recording artists such as Johnny Mathis, Harry Belafonte, and Connie Francis.

Curious about gifts given in Wilmot by earlier generations? The Given by a Livingston exhibit at Castle Kilbride features presents given to the family from the 1870s to the 1930s. On exhibition until January 2nd. Castle Kilbride is decorated for the holiday season beginning November 17th through to January 2nd Wednesday – Sunday 11 a.m. – 4 p.m. advanced tickets required.

Ideal Christmas Gifts

Furniture

- Cedar Chests
- AUTOMATIC TRAYS OR WITH DRAWER
- Mirrors ROUND AND, MANTEL
- Lamps
- TRILITES - TABLE 3-WAY - BOURDOIR FIN-UPS
- Chenille Bedspreads
- Silk Cushions

Tables

- END - COFFEE
- MAGAZINE - NITE
- DROP-LEAF
- KITCHEN - (Plastic Tops)

Chrome Chairs

Hassocks

Knee-hole Desks

Appliances

General Electric and Sparton Radios

- MANTLE MODELS
- CONSOLE MODELS
- RECORD ATTACHMENTS

Vacuum Cleaners,

Floor Polishers

Kindergarten Sets

Doll Carriages

Child's Rockers

Noma Christmas Tree Lights

Waffle Irons

Sandwich Toasters

G E Featherweight Irons

Electric Clocks

Our Assortment is Good Our Prices Are Right
 Come in and look it over.
 We give Appreciation Tickets

Seyler Furniture Company

The Store With A Welcome Door

New Hamburg Independent, Christmas Edition, 1950

COMMUNITY MEMBER MESSAGE FROM

Mike Harris MPP, Kitchener-Conestoga

It is my pleasure to connect with you as we approach the holiday season, and I look forward to attending the various festivities in our community with my family.

This fall was a busy Legislative session, and I am pleased that we have delivered results on local priorities in Kitchener-Conestoga and Waterloo Region over the past three years.

Ontario is investing over \$10 million this year to support critical health care infrastructure upgrades in Waterloo Region. This funding will support essential infrastructure improvements at St. Mary's General Hospital, Grand River Hospital, Cambridge Memorial Hospital and five local community health centres. Both Grand River Hospital and St. Mary's general hospital are receiving provincial funding for a new MRI machine. Renewing and upgrading infrastructure and diagnostic equipment keeps our health care facilities up to date and running, focused on providing the highest quality care to patients and families.

Ontario is increasing staffing in long-term care homes and is committed to ensuring residents receive four hours of direct care daily by 2024-25. This year, \$9.6 million is being allocated locally, and by 2024-25, \$60 million in total additional funding will be provided to the region's 24 long-term care homes.

Hospice palliative care plays a vital role in Ontario's health care system. This year the government is investing up to \$23 million in eligible hospice residences across the province. \$750,000 is being allocated to Hospice Waterloo Region and Innisfree House to ensure continued compassionate end-of-life services to residents and their loved ones in Waterloo Region.

Looking ahead to 2022, I am pleased that the Ontario government is extending the Seniors' Home Safety Tax Credit, helping our citizens remain independent longer. This is just the start of what we have planned for the New Year as we continue to build a better future for all Ontarians.

Ontario's Fall Economic Statement announced funding for infrastructure with significant upgrades to GO service between Toronto and Kitchener through the Kitchener GO Rail Expansion. Ontario is supporting workers with an increased minimum wage, training opportunities to connect more people with good jobs while supporting local businesses and individuals with a Staycation Tax Credit.

It is an honour to be your voice at Queen's Park, and I wish you and your family a happy holiday season. Please feel free to reach out to my constituency office if you are looking for information or assistance with provincial matters; we are here to support you.

All the best in the New Year!

Mike Harris MPP Kitchener-Conestoga



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mikeharrismpp.ca

COVER STORY



Judy Ziegler (long-term care), Hilda Roth (assisted living), and Mary Wagler (independent living).

Living in Care: The Faces of TCMH

WRITTEN BY TCMH STAFF WRITER

I've learned over the years that the best way to learn is by asking questions. We ask questions to explore and discover. We ask questions to better understand. Questions help us connect and grow.

There is much to learn about life in care – many things change when moving into a care setting. **At Tri-County Mennonite Homes (TCMH) we have three different types of care settings available on our campus – Independent Living, Assisted Living (commonly referred to as Retirement), and Long-Term Care.**

Each type of accommodation has a unique flavour and experience. I had the privilege of sitting down with TCMH residents from each type of care we provide to ask them a few

questions about their experiences.

Offering a perspective from Independent Living, I chatted with Mary Wagler, who spent many years living in Toronto before coming to Nithview 9 years ago. From the Assisted Living units, I met Hilda Roth who moved from Stratford 6 years ago to be close to her husband who was living in long-term care at Nithview. From the Long-Term Care Home, I had the opportunity to ask questions of Judy Ziegler, a New Hamburg resident of over 58 years, but who has been living in long-term care only since March 2021.

Each has a unique experience that led them to living at Nithview Community. Mary woke up one day on the floor of a Toronto subway with a broken hip and no recollection how it happened. She was unable to remain in her walk-up style apartment, so she moved to Nithview to live with her sister. Hilda's husband required open heart surgery and subsequently needed long-term care so she found accommodations that would let her live near her husband and visit him often. Judy experienced a health crisis late in 2020 from which she would never fully recover the use of her legs. Her first choice for long-term care was Nithview Home because it was in the community where she and her family lived.

When asked if they had any advice for people thinking of moving into a care setting, each of the women offered a similar answer, but with nuances that come from living in different types of care accommodations. **Judy's advice is to plan ahead, regardless of your health and expectations.** Her experience has taught her to plan for the unexpected. Mary also thinks planning is important, but she adds that **getting to know more about the place you want to live is also very helpful.** For Mary, it was easier to integrate when she knew when mealtime was and when activities were scheduled. **Hilda suggests that anytime is a good time to move into assisted living but managing the move needs careful planning.** She found it challenging to determine what

she should keep and what should be given away when she downsized from her home to an assisted living apartment. Resoundingly, all three women mentioned how they turned to their families for help as they made the transition from living at home to living at Nithview.

For fun, I asked them if they had one wish, a wish for anything, what would it be? I was surprised by the answers – both Mary and Hilda wish to stay in their apartments in Independent Living and Assisted Living as long as they possibly can. They like where they are and wish for nothing more. Judy, holding back emotions, said she wished for her health and the use of her legs so she could go about regular activities like tidying her things the way she did before.

All three women wish to maintain their independence in some form or another for as long as possible.

The pandemic was particularly hard on seniors living in care settings. Judy, Hilda, and Mary each noted that the hardest part of living through a pandemic was not being able to see family and friends. They missed going out for groceries or a coffee at the local shop. And they missed the sense of community they shared with their neighbours. When I asked how they managed and coped, Hilda smiled quietly while telling me that a phone call means the world when you can't get out to see people. Judy echoed the sentiment, adding that a video chat was even better. But they are all looking forward to the restrictions easing so they can receive more visitors in their Homes and take up some of the activities that were put aside during the pandemic like group bible studies, singing during music night, and playing cards with the other residents.

I was impressed by their resilience and wondered if they had suggestions how community members could help improve the lives of people living on the TCMH campus. Mary expressed her appreciation for all the people who helped her with grocery shopping

during the pandemic, but she also mentioned that our Homes can always use a donation and the donor gets a tax receipt. Thanks for the pro-tip, Mary! Yes, community members can always help TCMH with a donation. **Hilda and Judy both chimed in that people can also donate their time as volunteers at TCMH, but Hilda added that visits help residents a lot because the face-to-face interaction has been missing during the pandemic.**

As we mused about life in care, finished our tea, and neared the end of our chat together, I had only one more question for each of the women: what's your favorite memory of living in the Wilmot area. Much to this writer's delight, the women came alive with stories of going to the New Hamburg theater as kids, family gatherings, going to high school in Baden, playing in Castle Kilbride, and of art and sketch clubs. Hilda regaled us with a story of the very first movie she and her younger brother ever saw – while her mother was out of town no less. Mary told us all about traveling to the Stratford Art Gallery so she could sketch the works on display. And Judy made us laugh by remembering how she used to go bowling as a teenager.

When our time together came to an end, they each left me with a closing thought. **Hilda tells me she loves to read and always looks forward to the monthly edition on Embracing Change because it helps her feel connected to the community.** She believes none in the group could imagine what they would be going through if they didn't live at Nithview and didn't have the support of the community. Mary is grateful for her family, though she wishes some like her nephew lived closer, and she thinks of the TCMH community as her extended family. Judy is thankful to be living at Nithview Home and for the diligent care she receives from the staff. But mostly, they all want things to open up a bit more and are looking forward to more visitors and more chances to do things in groups.



From my family to yours,
*Wishing you
Peace & Joy this
Holiday Season*



TIM LOUIS

**Member of Parliament,
Kitchener-Conestoga**

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peace, joy and
good health for
the holiday season
and new year.

Merry Christmas!

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Causes and Types of Hearing Loss



The most common causes of hearing loss are aging and prolonged loud noise exposure. However, hearing loss can also result from a number of other things including: an accident, illness, exposure to certain drugs/chemicals or genetics at birth.

There are three types of hearing loss: Conductive, Sensorineural and Mixed (which is a combination of conductive and sensorineural hearing loss).

1. Conductive hearing loss occurs when there are problems with the outer and/or middle ear. Such problems will prevent the entire sound signal from reaching the inner ear. The most common causes of a conductive hearing loss are fluid in the middle ear (ear infection), a perforated eardrum, wax (cerumen) build up or damage to the tiny bones in the middle ear (ossicles). 10% of adults with hearing loss have the conductive kind.

2. Sensorineural hearing loss is caused by damage to the inner ear. The damage may be to the hair cells of the cochlea or damage to the fibres of the auditory nerve. The most common causes of a sensorineural hearing loss are age and noise exposure. Over years of use and/or abuse the cochlea feels the

effects of 'wear and tear' on its system. Even if sounds are perfectly processed through the outer and middle ear, they may not be effectively transmitted through the inner ear and to the brain. 90% of adults with hearing loss have the sensorineural kind. The recommendation for most types of sensorineural loss is treatment with hearing aids. People with severe to profound sensorineural hearing loss may also consider treatment with cochlear implants.

3. Mixed hearing loss occurs when a person has both a conductive hearing loss and a sensorineural hearing loss. An example of this may be a 68 year old person that worked in a loud factory for years and has sensorineural hearing loss, but who also has an ear infection (conductive hearing loss). Often times, the conductive component of the hearing loss can be medically treated and resolved, while the remaining sensorineural portion of the hearing loss is treated with hearing aids.

If you suspect that your hearing levels may be down, contact a hearing care professional for a hearing assessment



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



Word Pyramid #11

Answer the clues to fill in the pyramid.



1. Greek letter, beta
2. Do, re, mi, ____
3. Mend
4. Branch of a river
5. AM/FM device
6. Refrigerator adornment
7. Stuffed pasta
8. Boulder's state
9. Spongy strawberry dessert

Laughing Matters!



Find the 10 differences between these two pictures



Three Sisters

Three sisters age 92, 94 and 96 live in a house together. One night the 96 year old draws a bath, puts her foot in and pauses.

She yells down the stairs, “Was I getting in or out of the bath?”

The 94 year old yell’s back, “I don’t know, I’ll come up and see”.

She starts up the stairs and pauses, then she yells, “Was I going up the stairs or coming down?”

The 92 year old was sitting at the kitchen table having tea listening to her sisters. She shakes her head and says, “I hope I never get that forgetful:. She knocks on the wood table for good measure.

She then yells, I’ll come up and help both of you as soon as I see who’s at the door”.

Which Type of Power Attorney for Property Should You Consider?

Apart from determining who you would like to name as your attorney for property, there are a number of other considerations to make. One such consideration is deciding whether you want to have a power of attorney with conditions, or without.

What is the Difference?

The most common condition on your attorney's power is that he/she will not have the authority to act until you are declared incapable by a medical assessor. A document without conditions does not place any limits on your attorney other than their responsibility to act in your best interest, and it takes effect immediately after you sign. You may also choose to place other restrictions in your power of attorney, such as, restricting your attorney from loaning or donating money without your permission.

Which Type Should You Choose?

Well, the lawyerly answer is, "it depends".

You must ask yourself how a power of attorney with or without conditions will fit into your personal circumstances. If you are looking to keep as much autonomy in your life as possible and you want to continue to make all of your own decisions, then consider a power of attorney with conditions. But keep in mind that if you start showing signs of dementia or Alzheimer's, then your chosen attorney may have barriers before beginning to act. If it is more important for your attorney to be able to step in quickly when needed and you have a high level of trust in your attorney, then consider a power of attorney without conditions.

Gurminder Singh is a lawyer with Giesbrecht, Griffin, Funk & Irvine LLP, with offices in New Hamburg (519-662-2000) and Kitchener (519-579-4300). This is an occasional column where lawyers offer tips about frequently asked questions. This advice is offered for information purposes only, and may not cover all circumstances, please consult any qualified lawyer for advice specific to your needs.



Wishing you the *joy, love,* and *peace* of the Christmas season!

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*When they saw the star
they were filled with joy.*
Matthew 2:10 CEB

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Foot Care and Your Health



Feet are our body's foundation. Keeping them healthy is vital to our overall health. Making a habit of foot exams is a great health tip for any senior, especially if you have a chronic health condition such as diabetes, high or low blood pressure, heart disease, Parkinson or have had a stroke. Such chronic conditions may have affected your circulation. When we have a chronic health condition, small foot problems can quickly develop into very serious issues so self-exams and professional evaluations at least annually are key health habits.

Proper foot care for people with diabetes is vital to overall health: as many as one in four people with diabetes develop a foot condition that requires intervention. High blood sugar damages the nerve fibers in your body. Neuropathy is the term given to this nerve damage that can cause difficulty or inability to feel your feet or other extremities. Foot problems related to neuropathy can result in foot injuries that you won't realize you have. A study in the Journal of Family Practice reports that up to half of the people who have sensory loss from neuropathy may have no symptoms at all. This can cause further foot damage.

Other serious foot conditions that may develop in those with diabetes include:

- ▶ breakdown of skin
- ▶ calluses
- ▶ changes in skin temperature
- ▶ deformities
- ▶ infections

Neglecting to care for your feet, or delaying seeking intervention for a developing condition, can lead to worsening symptoms and more serious treatments.

How to give yourself a foot exam

When you are checking your feet you are looking for changes to the feet, such as:

- ▶ calluses
- ▶ changes in foot color
- ▶ changes in foot temperature
- ▶ changes to the size or shape of the foot
- ▶ cuts, cracks, blisters, or sores
- ▶ hammer toes or bunions
- ▶ ingrown toenails
- ▶ infection
- ▶ redness, tenderness, or swelling
- ▶ vascular disease

If you have difficulty seeing your feet, try using a mirror or ask another person to help you. Daily foot monitoring can help reduce more complicated conditions. Even if you love your pedicure, make sure you invest in regular at least annual professional healthcare support and wear suitable socks and footwear to minimise your risk of injury and falls.

For more tips on wellness topics check out the Woolwich Community Health Centre website at www.wchc.on.ca and our regular education topics and blog.



WHERE TO GET YOUR FREE COPY

Copies will be available around the first Wednesday of every month at the following locations:

WILMOT TOWNSHIP:

- MeMe’s Café New Hamburg (outside magazine stand)
- Sobey’s New Hamburg (outside magazine stand)
- Hemmerich Hearing
- Dolman Eyecare
- Morningside Retirement Community
- Stonecroft New Hamburg
- Nithview Community
- Foxboro Green
- Community Care Concepts
- Town Square Pharmacy
- Cooks Pharmacy
- New Hamburg Thrift Centre
- New Hamburg Legion
- New Hamburg Office Pro
- No Frills New Hamburg
- Baden Village Pharmacy
- Rudy Held Performance Centre
- Soles Journey New Hamburg
- Little Short Stop New Hamburg
- Heart & Home Creations NH



- McDonalds (outside magazine stand)

WELLESLEY TOWNSHIP:

- Schmidtsville Restaurant (outside magazine stand)
- Wellesley Township Community Health Centre

- Linwood Nurse Practitioner Office
- Pond View Retirement Village
- Cooks Pharmacy Wellesley
- Pym’s Village Market
- In Season Home & Garden St Clements
- Len’s Mill Store – Hawkesville
- Food Town IFT St Clements (Outside Magazine Stand)

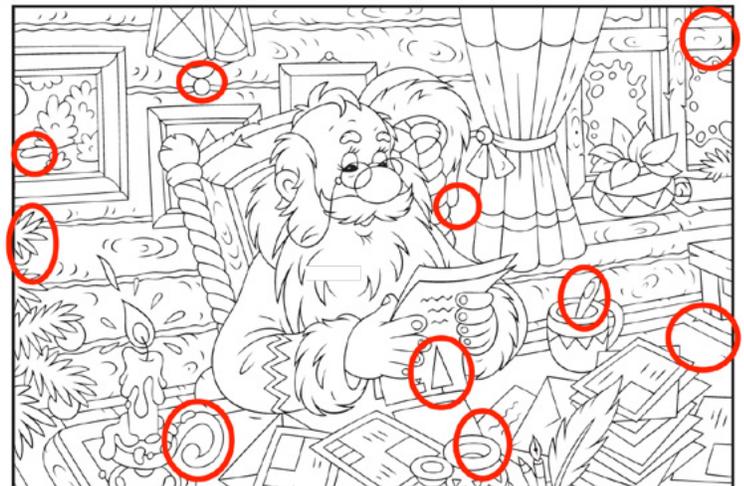
WOOLWICH TOWNSHIP:

- Community Care Concepts
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- Kiwanis Transit
- Woolwich Health Care Centre
- St Jacobs Place Retirement Place
- MCC Thrift & Gift Elmira
- Living Waters Books & Toys Elmira
- Bonnie Lou’s Cafe
- Hillcrest Home Baking
- Dollarama Elmira (outside magazine stand)

Solutions

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Concentration Puzzle: Kissing Under the Mistletoe





Ask the Doctor

with Dr. Nicole Didyk

My Mother is in her 90's and she has expressed her wishes to me that she does not want to pass away in a hospital or hospice setting. She would like her end of life to happen within her own home surrounded by her family. Is this a possibility? How can I help make her dying wishes come true when that time comes?

I'm so happy to hear that you and your mother are talking about her wishes for her end-of-life care. It's a difficult topic, and one that we should all discuss with our close loved ones.

Another term for this is Advance Care Planning, which is a process of planning ahead for when we may not be able to speak for ourselves, whether that's at the end of life or at some other time when our health changes.

In addition to finding out what your mom wants for her final days, it's important that she knows who would make those decisions for her if she couldn't speak for herself (her substitute decision maker). Your mom could easily designate you or someone else as her SDM using a Power of Attorney booklet from the Ontario government (go to www.SpeakUpOntario.ca for more info).

The next step is to make sure you chat about your mom's goals, values, and fears. If she has a strong preference to die at home, then I would suggest asking for a consultation from the palliative care team sooner rather than later. Palliative care emphasizes comfort and relief of symptoms, and this care can usually be done at home. Palliative care specialists can support people at end of

life or when living with a chronic disease.

The scenario that your mom would prefer sounds like one we could all hope for. Knowing that she has this goal and getting the right team involved when the time comes will increase the chance of making this wish come true.

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

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

Disclaimer:

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

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Planning for the Holidays *and* Dementia



If you're spending the holidays with someone in your family who has dementia, adjusting your expectations is crucial. And that's not easy, considering how important holiday traditions are to many people. Given the pandemic, families may feel that need to gather together. The best advice: have a plan and follow the plan, and yet be flexible.

"This holiday season, people are yearning to rekindle old traditions and gather," says Joy Birch, Chief Operating Officer of Highview Residences. "They are looking forward to activities again, family meals, there are definitely fancy lights and bright decorations. It tends to be a time when there are greater expectations on everyone, but particularly on that person who has dementia."

Joy suggests modifying your plans as a family to make it easier for the person with dementia, as well as yourself, even if it means changing up some time-honoured traditions.

Holiday dinner

Big family gatherings are likely too much for your loved one to handle. Consider scaling things down: instead of dinner, have small numbers of people visit for lunch or mid-morning coffee with treats. (People with dementia are often at their best in the morning and mid-day.) Consider wearing name tags or placing cards in front of plates. If your Person gets up mid-meal to walk away, that's ok (as long as they're safe): they're choosing to change their situation so try setting them up in a chair a bit further away, so they can be involved but from a distance, where it may be less stimulating. "You want to follow their lead

as much as possible: this is hard when a lot is going on but being flexible and fluid is the key to success for everyone!" says Birch.

Decorations and music

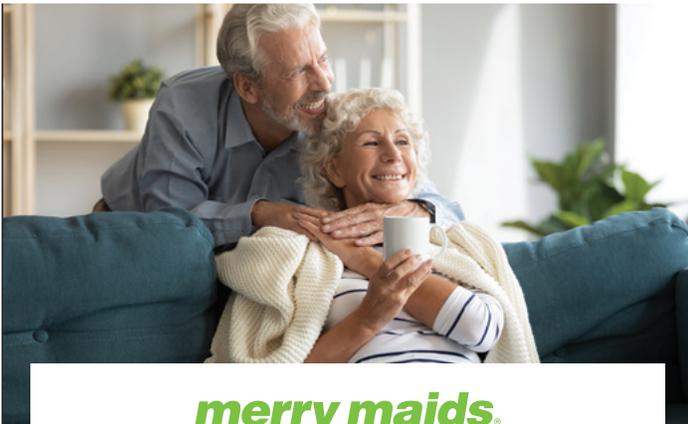
Music is an equalizer and can bring many positive memories for everyone involved: oftentimes someone with dementia can still remember the words to traditional songs, or at least hum along. "I am always so happy seeing the positive impact of music for our Residents. Even when they may no longer speak, they can sing!" says Birch. Bright lights and lots of activity or noise may overload the senses for someone with dementia. Turn off some of the lights and reposition or remove any decorations that could be trip hazards.

Manage your family's expectations

Encourage your family to go with the flow. If your loved one says something that's incorrect or repetitive: let it go. Be-in their present-moment (whatever time that may be) and don't correct them. Warn family that a visit may have to be cut short if your Person gets tired. But let them know that even if your loved one may seem distracted or confused at times, it's wonderful that they're visiting and that this is a chance to make new and positive traditions.

Highview Residences' homes in London and Kitchener are small, warm, inviting, and specially designed for people with dementia. Visit www.highviewres.com or call 1-844-700-3734 for more information.





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Paul Saunders,
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that the Child born in
Bethlehem desires to
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May you experience
His love, joy and peace
in a new and fresh
relationship this
Christmas season!

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Let Me Tell You a (Seasonal) Story

Written by Fred Parry



As stories go, it's not a long story; or, as Charles Dickens said about A Christmas Carol, a story "which shall not put my readers out of humour with themselves, with each other, with the season, or with me".

I begin by remembering Christmas past:

So this is Christmas

And what have we done?

Another year over

And a new one just begun"

Happy Xmas / War is Over – by John Lennon

<https://youtu.be/z7w-oRGLbac>

When I was a child, I received two gifts I remember well: a genuine Lionel electric train set (with the larger gauge track) and a crystal radio which had a big round dry volt battery.

And, I remember just two things about those gifts: I had a lot of fun with them and I never saw them again... until clearing up my father's estate, many years later, in the same home. I believe (to paraphrase Dickens), it haunted his house pleasantly.

I must now link to Christmas present:

"And so this is Christmas

I hope you have fun

The near and the dear ones

The old and the young"

Our children are grown, and I wonder what will they remember about their Christmas times? Probably certain gifts, but hopefully the love expressed by family and friends. That's the best gift I can wish for them.

What about Christmas in the future?

"And so happy Christmas

For black and for white

For yellow and red ones

Let's stop all the fight"

And, after we're gone, I wish that our children and grandchildren will also treasure the collective gifts from us all: a more peaceful, loving, sustainable world – and even more– an inward peace that 'passes all understanding.' Is that too much to hope for?

"And so this is Xmas

For weak and for strong

For rich and the poor ones

The road is so long"

Fifty years from now what will it matter? My father held on to more than broken toys from the past – he held on to happy family memories ... my best gift. May you also make memories that our 'global village' will hold on to and cherish – with no expiry date.

So, here's to a safe life, well lived ... the best gift I can wish for you ... especially for this pandemic Christmas and every other Christmas to come.

"A merry merry Christmas

And a happy New Year

Let's hope it's a good one

Without any fear"

Yet, it's our internal family squabbles and social disorder that tears at the fabric of today's society. Democracy loses when we fight each other. I ask, where are the peacemakers... the councillors... the wise leaders of this age? It's us... looking back for wisdom from the past.

Also, as I try to internalize John Lennon message: "War (really) is over... If you (we) want it... (in fact, when we decide) War is over, now!

Be well. Be at peace with yourself.

That's the way I figure it. – FP



'Music in Me' writer Fred Parry is a lover of people and a collector of stories, music, wisdom and grandchildren.

Find him at www.fredparry.ca



IS YOUR GIFT COSTING YOU MORE THAN YOU REALIZE?



WRITTEN BY ABBI STEVENSON

As parents, there is nothing we want more than to see our children happy and thriving. We work our whole lives to provide for them and that job doesn't stop when they move out or turn 18. Ultimately, the goal is for our children to have better and do better than we did, to provide more for them than was provided for us, and to give them every opportunity we can to achieve their dreams. With the economic landscape changing quickly, things we took for granted, like homeownership, are becoming less and less certain for each generation that comes behind us.

House prices in Waterloo Region increased an average of 32.9% from October 2020 to October 2021 according to the Kitchener-Waterloo Association of Realtors. The average price of a detached home in the Region was nearly 1 million dollars, up over \$250,000 or 34.2% from the same month in 2020 and 3.5% from just one month earlier. This means the minimum down payment required to purchase a home has also increased in lock-step.

But it isn't just home prices that are affected. Rental costs in the Region have also increased exponentially in recent years, making it more and more difficult for renters to save money towards a down payment. The average age of a first-time home buyer has increased in the last decade as housing price increases have outpaced wage increases. A report released by BMO showed the average age of a first-time home buyer in 2019 was 36 whereas most people that already owned their home prior to 2019, purchased their home while still in their 20s. No doubt, the recent price increases will only exacerbate this trend. Statistics now indicate it will take the average person 10 years to save for a down payment whereas just one year ago those same measures indicated an average of five years needed to save.

In order to provide their 20- and 30-something children with an opportunity to enter into homeownership, some parents are considering gifting money for down payments. The "bank of Mom and Dad" is nothing new and the number of first-time home buyers that are using gifted down payments has actually remained fairly stagnant for quite some time. What is increasing is the amount of money that is being gifted. According to CIBC economist Benjamin Tal, the average amount being gifted to children for the purchase of their first home has increased to a whopping \$82,000.00. But where is the money coming from? According to Tal, it is estimated that 5.5% of parents are accessing equity in their own homes to provide these gifts. That means almost 95% of parents are gifting from their own savings. While it may seem counterintuitive for those who have sufficient funds in savings, gifting from savings as opposed to borrowing the funds, may actually have a larger negative affect on net-worth, over the long-term. So, I'd like to explore, for a second, the long-term financial consequences of borrowing funds compared to gifting from savings.

Mortgage interest rates are still at historical lows but are expected to rise over the coming years. So, while you may be able to get a 5 year mortgage today at 2.3%, let's assume, for argument's sake, a rate of 5% over 15 years. An \$82,000.00 mortgage at 5% interest over 15 years will cost the borrower \$34,327.07 in interest.

Now, what happens if that same \$82,000.00 is invested? If we assume the money is invested in moderate risk mutual funds with an annual expected rate of return of 5%, thanks to the magic of compound interest, over the same 15 years that \$82,000.00 increases to \$173,323.72.

So, by gifting funds from savings rather than

borrowing, 95% of gifters are actually leaving a potential \$55,000.00 on the table.

But it isn't only about what the numbers look like in 15 years, is it? There are still the monthly mortgage payments to account for \$646.00 each month in fact, if your budget can absorb that cost, great! But what if it can't? The monthly payment on that mortgage is nothing to take lightly. A fixed retirement budget rarely provides that kind of flexibility. That's where a reverse mortgage can be beneficial.

A reverse mortgage allows homeowners, 55 years or older, to access equity in their home without monthly payments. In exchange for not having to make payments, the interest rate is slightly higher than a traditional mortgage. So, the reverse mortgage option does eat into the spread between the cost of borrowing and the potential income to some degree, however, it still allows you to gift a down payment to your children without eliminating investment gains and without affecting your monthly budget, resulting in a higher net-worth in the long-term.

Many of my clients are apprehensive to consider reverse mortgages at first, They tell me they're concerned that the interest on the borrowed funds will slowly eliminate their home's equity, leaving them with very little for when they eventually sell. However, a quick look at the numbers reveals that borrowing against your home's equity results in more, not less. Home values continue to increase at rates that outpace even reverse mortgage rates, so your equity grows faster than your mortgage balance. Your children now also own an asset that is increasing in value at the same rate. And you maintain your savings, which, if wisely invested, will also outpace the rate of interest accumulation.

Those fortunate enough to have savings to gift children a down payment for a home as well as those that already have gifted funds to their children from savings would be well advised to discuss their options with a financial advisor and mortgage professional. They may find that accessing equity from their homes to either acquire or repay the funds, will leave everyone further ahead in the long run.

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Tips and Strategies for the Holiday Season for People Living with Dementia

Alzheimer Society
WATERLOO WELLINGTON

This upcoming holiday season can be a time of joy, reconnection and laughter. For people living with dementia and their care partner, it can also be a time of stress, agitation and frustration. With some planning and organization, we can help to make this holiday season more enjoyable for everyone. Remember to keep events simple, this may be the year to start new dementia-friendly family traditions.

Helpful Planning Before the Season

- Set expectations for all visitors, this year's festivities may be different than past years.
- Consider organizing a series of smaller events in place of a day-long celebration.
- Plan around what is best for the person living with dementia. Time and place can be changed to be inclusive to everyone.
- Make a list of doctors and pharmacies open during the holidays in case of emergencies.
- If the person living with dementia takes medication, make sure they have enough to last the holiday season.

Organizing the Event

- Host the event in a familiar place.
- Limit event to small get-togethers.
- Decorate gradually, be sure to avoid drastic changes and decorations that look like candy, fruit or other food items.
- Plan a quiet area at the event. A family member or someone familiar should keep the person living with dementia company so they do not feel isolated or excluded.

Preparing for the Event

- Invite the person you are caring for to help with preparations. Asking them to help prepare the meal with simple tasks such as peeling potatoes.
- Ask a friend or a neighbour to help you with shopping or cooking a meal.
- Accept help if it is offered to you.

During the Event

- If a dinner is planned, a nap in the afternoon can help some feel more rested for the gathering.
- Looking at old photographs and singing favorite songs are meaningful activities that can be a great way to include everyone.
- Encourage family members not to be shy. One-on-one chats will be appreciated by all!
- Preparing finger foods means that if the person living with dementia forgets or has difficulty with cutlery they still can enjoy their food with dignity.
- Give time! When chatting with the person living with dementia or transitioning between events, things might take longer than it used to.
- Use name tags for everyone. This is helpful too for new members included in family celebrations such as new partners/spouses and friends who attended.
- Limit loud music—if you are listening to music, make it a focus such as singing along to carols. Otherwise keep background noise down.



Holiday Hints

An Alzheimer Society Waterloo Wellington
Guide to the Holidays

This talk considers adaptations to make social time easier for those living with dementia, and will give tips for handling big holidays and gift giving.

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Merry Christmas

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Rich & Ron

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It's important note, however, kits do not include consumable materials. That means patrons must provide icing sugar for cake decorating, fabric for sewing, or yarn for knitting. All kits are available with your Free library membership, available at RWLibrary.ca/newlibrarycards.

From the RWL catalogue, you can see available hobby kits. Click on the title of a hobby kit to view its full contents. Then place a hold on the kit that interests you and choose your local branch as the pick up location. To check out the full collection

please visit RWLibrary.ca/hobbykits or give our Ask a Librarian service a call at 226-748-8030. When your hold arrives and you are ready to check it out library staff will review the contents with you, then take the kit home and spend three weeks trying something new and exciting.

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Driving is often associated with independence for a great many people, and the idea of losing the freedom that comes with being able to get around town independently can be daunting and distressing for seniors. Driving offers seniors the ability to get to their appointments, go on enjoyable outings whenever they want, visit friends and family without a great deal of fuss, and really just navigate their time without having to consult with other people about how to get where they want to go.

The range of changes that typically accompany old age leave many individuals feeling as though they are slowly losing aspects of their independence and self-sufficiency.

Therefore, the notion of no longer being able to drive can come as a devastating blow.

Many seniors want to continue driving for as long as possible, even if they are noticing that driving is becoming more challenging and possibly more of a risk.

Knowing When It Is Time to Give Up Driving

Family members, friends, and caregivers can face a bit of a challenge in determining when the time has come for seniors to stop driving. Then, navigating the discussions and arrangements that must follow is the next tricky step.

HOW AGE CAN IMPACT DRIVING

Many seniors, even those in the 80s and 90s, can still be very safe and capable drivers. Age alone is not necessarily a determining factor for driving ability. There are a great many other contributing factors that may come into play to make driving more dangerous for seniors and other drivers on the road.

First of all, various health conditions, whether they be mental or physical in nature, can impede driving ability, including (but not limited to):

- Stroke
- Arthritis
- Diabetes
- Parkinson's
- Anxiety Disorders
- Visual Impairment
- Hearing Impairment
- Dementia and Alzheimer's



Consulting healthcare professionals about any conditions that may impact driving ability is recommended when considering safety and risk factors.



MEDICATION EFFECTS

Another important element to discuss with healthcare professionals is the impact various drugs can have upon seniors' ability to drive. This may involve one medication on its own, or the interaction that takes place between various prescriptions taken in simultaneously. The side-effects of medications can often involve symptoms such as affected vision,

drowsiness, mental fog, and twitches or tremors that can make driving a more dangerous activity for seniors. Making sure that you understand the impact medications have upon factors relevant to driving and safety is important for protecting both seniors and other drivers in their vicinity.

OBSERVING CHANGES IN DRIVING BEHAVIOUR

Seniors maintaining capable and consistent driving behaviours are generally not a considered much a driving risk. On the other hand, if you notice driving skills are deteriorating and changing for the worse, it is likely time to have a conversation about giving up the keys. The following are some factors that can indicate driving hazards:

- Damage to the car
- Slow reaction to changes on the road
- Tailgating
- Drifting
- Seeming not to be aware of signs, pedestrians, obstacles, or cyclists
- Increase in tickets

Basically, if it becomes uncomfortable to be in the car because it seems as though the driving is putting anyone at risk, it is time to have a conversation.

INITIATING A CONVERSATION ABOUT DRIVING

These conversations can be challenging for everyone involved because seniors often don't want to admit their difficulty nor give up their keys. Also, family members and friends don't want to be the ones taking away some of the freedom that they know to be valuable to the seniors in their lives. These discussions are, however, necessary and can be made a little easier with some strategies and advanced planning.

REALISTIC EXPECTATIONS

First of all, it is important to go into a conversation about driving with realistic expectations about the outcome. Expecting that one brief conversation will be enough to convince seniors to give up their keys and stop driving all together is somewhat unrealistic. Resolving issues and concerns related to senior driving will probably take multiple discussions, a fair amount of back-and-forth, and a period of transition.

SYMPATHETIC APPROACH

The way you approach the subject can make a big difference in how it is received. Rather than telling seniors that you have decided they need to stop driving, framing the discussion as a dialogue in which you are open and willing to hear their opinion and work to a resolution that suits everyone is a more respectful and productive approach.

OFFERING ALTERNATIVES

Another hugely important aspect of these

conversations is offering alternative solutions to the problem. Simply suggesting that seniors stop driving themselves around without providing other feasible options can increase stress, anxiety, and resistance. Come prepared with some possible resolutions in mind like public transit, carpooling, and home care providers such as Promyse Home Care. Home Caregivers can help seniors get from place to place while providing companionship, assistance, and support.

REDUCING THE IMPACT OF NOT DRIVING

Among the primary concerns that many seniors have about losing the ability to drive is being left out and distanced from the people and activities that are enriching in their lives. It is important to reassure seniors that you will accommodate them as much as you can, and that the fact that they aren't driving anymore doesn't mean that they can't still engage in enjoyable and fulfilling activities.

- Suggest interesting and enjoyable places and activities within walking distance
- Offer rides to events and activities when possible
- Include them in events and outings with family and friends
- Accompany them on public transit to help them figure out the system and get comfortable with their options
- Provide a list of people and services they can call when they need a ride somewhere
- Let others know that they aren't driving anymore so people know to accommodate them when possible

Losing something that feels so deeply connected to an independent lifestyle can be extremely concerning. It is important to recognize and be respectful of the emotional elements that are involved in losing the option to drive. Having appropriate conversations and encouraging seniors to step away from the wheel when the time comes is important for safety and wellbeing.

Always make sure to consider how these changes impact seniors' lives overall and how best to ease them into viable alternatives.



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TIPS FOR TACKLING WINTER

While many of us will appreciate the beauty of the first snowfall, the long, cold days of winter can be difficult. Community Care Concepts, a non-profit organization that supports seniors to live independently, offers the following tips to help you get through the winter months:

Get your third COVID-19 vaccination and your flu shot – Those 70 and older are now eligible to get a third COVID-19 vaccination provided that it has been 6 months since your second dose. Flu shots are also available. Getting vaccinated and your flu shot not only protects you but also protects the health of those around you. They are also some of the most preventative measures that you can take to staying healthy this winter. Vaccinations can be booked through Regional clinics while both vaccinations and flu shots are also available through physicians as well as through many local pharmacies.

Eat well – Eating nutritious meals is a key component of helping individuals to remain healthy. Many struggle with cooking for themselves or getting out to get groceries in the poor weather. Consider having Meals on Wheels' hot meals delivered at noon on weekdays or their nutritious frozen meals delivered to your door for evenings, weekends or during poor weather.

Stay physically active – Research shows that participating in three 45 minutes sessions of exercise each week minimizes the risk of falls, the leading cause of health decline. Consider participating in the free gentle exercise classes offered throughout the community or online by Community Care Concepts. No registration or long-term commitment is required. Exercises are customized to the needs of older adults and can be done sitting or standing.

Stay mentally active – Keeping your mind active is equally as important as remaining physically active. Enjoy a good book. Complete a crossword puzzle. Enjoy a game with a friend. Alternatively, join many of the free social and recreational activities, including cards, games, crafts, coffee hours, discussion groups and activities available through seniors active living programs offered at a variety of community centres throughout the Townships.

Leave the driving to us – Getting to where you need to go in the winter months can be difficult for many. Community Care Concepts has vans as well as volunteers to drive people to medical and other important appointments both within and beyond our community.

Avoid overexerting yourself – Cold weather combined with overexerting yourself through physical activities such as shovelling can create health difficulties. Contact Community Care Concepts to get help with snow removal, homemaking and other maintenance needs.

Stay connected – Maintaining contact with others can be one of the best ways to maintain your health. Community Care Concepts offers a variety of social, recreational and dining opportunities to connect with others.

Contact us – Help is only a call away. Connect with our Senior Support Workers for free, practical in-home support or help with getting through the flu season, groceries, getting to activities, accessing the services you need, information and any need that impacts your ability to live independently.

For more information or to access services, contact Community Care Concepts at 519-664-1900, 519-662-9526 or 1-855-664-1900.




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519-279-0888

LAWYERS

Cooper Professional Corporation
Real Estate Law | Wills & Estates | Corporate & Business Law
280 Frederick St. | Kitchener
519-579-2250

Giesbrecht, Griffin, Funk & Irvine LLP
82 Huron St. Unit B | New Hamburg
519-662-2000
60 College Street | Kitchener
519-579-4300

MOVING SERVICES

Senior's Move
Rightsizing and Relocation
NASMM Diamond Members
Waterloo Region | 519-841-4914

PET, HOME & GARDEN

inSeason Home + Garden
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St. Clements, ON | 519-218-2188
Pet Valu New Hamburg
100 Mill St., NH | 519-390-0265

PROFESSIONAL SERVICES

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Futher-Franklin Funeral Home
1172 Henry St., Wellesley
519-656-2880
Gary White Insurance
9 Angus Glen Lane, NH
(800) 433-5307

REAL ESTATE

Alison Wilsey | Peak Realty
New Hamburg | 519-275-4900
Angela Baas,
Royal LePage Wolle Realty
Resident of Wilmot Township
519-747-2040
Jim & Tricia Miller
Remax Twin City Realty
New Hamburg | 519-590-5995
Paul Saunders, Royal LePage Crown Realty Services
Resident of Wellesley Township
519-716-7411

If you would like to be added to our growing list of valued local businesses, please contact us at embracingchangeinfo@gmail.com so our readers can be reminded of your services and support local.

COMMUNITY BUSINESS DIRECTORY

RETAIL

Focus Computers

73 Peel St., New Hamburg
519-662-6720

New Hamburg Office Pro

251A Huron St., NH | 519-662-3710

Sobeys New Hamburg

100 Mill St, New Hamburg
519-662-1374

RESTAURANTS

MeMe's Cafe

Delivery & Curbside Pickup
102 Peel St., NH | 519-662-2828

Pizza Arca

98 Peel St, NH | 519-662-2583

Schmidtsville Restaurant & Gift Shop

3685 Nafziger Rd, Wellesley
519-656-2430

Bonnie Lous Cafe

Take Out & Delivery Available
Flordale, ON | 519-669-2142

SENIOR CARE FACILITIES

Conestoga Lodge

Retirement Residence

55 Hugo Crescent, Kitchener
519-576-2140

Highview Residences K-W

Alzheimer & Elder Care
20 Reichert Dr, KW | 1-844-700-3734

The Village of Winston Park

695 Block Line Rd, Kitchener
519-576-2430 ext 8008



Woolwich Seniors Association

24 Snyder Ave. Elmira
519-669-5044

TRANSIT

Kiwanis Transit

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(519) 669-4533 or 1-800-461-1355

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10 WATERLOO ST., NEW HAMBURG
519.662.6884

EMERGENCY CONTACT NUMBERS

Emergency (Fire/Medical/Police)

911

Waterloo Regional Police Non Emergency

519-570-9777

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

Township of Wilmot

519-634-8444

Township of Wellesley

519-699-4611

Township of Woolwich

519-699-1647

Region of Waterloo Public Health

519-575-4400

NEW Ontario Caregiver Hotline

1-833-416-2273

This space is generously donated by:

TOWN SQUARE PHARMACY

PHARMASAVE 100 Mill St. Unit K, New Hamburg
P: 519-662-9995 F: 519-662-9984



Cranberry Pecan Bars

NUMBER OF SERVINGS: 6

Ingredients

- Margarine or butter ¼ cup (60 mL)
- Flour, all-purpose 1 cup (250 mL)
- Brown sugar ½ cup (125 mL)
- Orange peel, finely grated 1 tsp (5 mL)
- Orange juice ½ cup (125 mL)
- Egg 1
- Baking powder ½ tsp (2.5 mL)
- Baking soda ¼ tsp (1.25 mL)
- Pecans, chopped ½ cup (125 mL)
- Ontario cranberries, chopped ½ cup (125 mL)
- Powdered sugar

Directions

1. In a mixing bowl beat margarine or butter with electric mixer on medium speed for 30 seconds.
2. Add about ½ of the flour, the brown sugar, orange peel, half the orange juice, the egg, baking powder, and baking soda. Beat until thoroughly combined. Beat in remaining flour and orange juice.
3. Stir in pecans and cranberries. Spread into an ungreased, 11 x 7 x 1.5 baking pan.
4. Bake at 350 degrees for about 25 minutes or until a toothpick inserted near the center comes out clean.
5. Cool in the pan on a wire rack. Sift powdered sugar over the top. Cut into bars.

NUTRITION PER SERVING

Calories 306 | Protein 4g | Fat 15g | Carbohydrates 42g | Fibre 2g | Sodium 194mg



There are 5 different varieties of cranberry grown in Ontario.



Cranberries and cranberry juice may help prevent urinary tract infections by preventing bacteria from adhering to the urinary tract.



Wendy is a cranberry grower from Bala, Ontario. "I love the tart taste, versatility and health benefits that cranberries provide. Cranberries are a true Ontario crop with long-held ties to Thanksgiving celebrations."



Desserts

Recipe Resource for Healthy Aging © 2016. For more information: www.aha.the-ria.ca/recipesour

FOCUS computers inc. 73 Peel St, New Hamburg, 519-662-6720

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Send us your jokes!

Do you have a joke, riddle or something just too funny not to share?

Feel free to spread the laughs with us here at embracingchangeinfo@gmail.com

We thank all participants for their submissions, due to space restrictions only selected entries can be featured in each issue.

Wishing our Family, Friends, Clients and Colleagues
Love, Hope, & Joy this Holiday Season!



We Appreciate
your business, continued support and friendship!!
We feel Grateful & Blessed!

Alison Willsey
BROKER



90C Peel St. New Hamburg, ON. N3A 1E3



www.willseyrealestate.com

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* Entry ballot must be submitted in person and only one ballot per person.



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RAQUEL

Contest runs until December 24, 2021.

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