

FREE!

# EMBRACING CHANGE

Serving Boomers, Seniors & Caregivers in Wilmot, Wellesley & Woolwich Township

VOL 2 ISSUE 6 FEBRUARY 2020

[www.embracingchange.ca](http://www.embracingchange.ca)



Feature Business of the Month

**Guardian**  
COOK'S PHARMACY

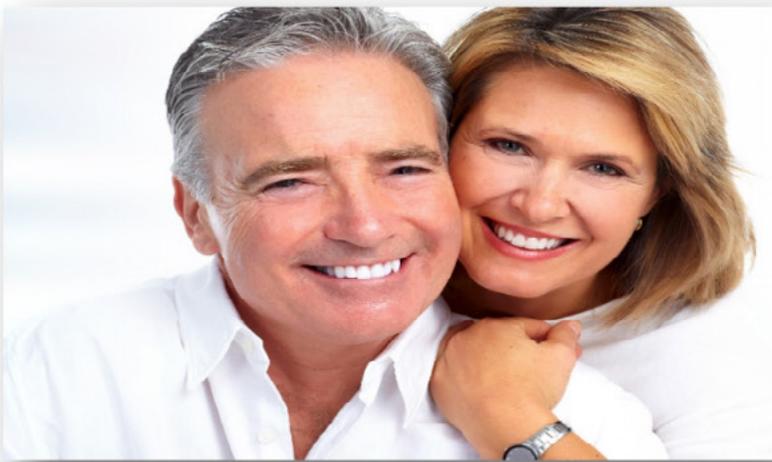
Community resource guide  
to help you and your loved  
ones age in place!



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SOCIAL MEDIA SPECIALIST



LETTER FROM THE EDITOR

## February. The month that's all about your heart...

February is known as the month of love—a time when we put extra effort into caring for the hearts of our loved ones by showering them in Valentine's Day themed goodies. But how often do you care for your own heart?

### On The Cover

Baden local, Glen Mathers, began visiting residents with his dog at the Conestoga Lodge, a retirement home located in Kitchener.

### About the Photographer

The Cover Story Photo and Article were provided by TLC Pet Food in New Hamburg

It's fitting that February also happens to be National Heart Month, aimed at encouraging Canadians to pay attention to their cardiovascular health. Heart health, and in particular heart disease, is often attributed to lack of exercise or poor dietary choices. Although these are major culprits, we often forget the burden that stress puts on our heart function. Even our day-to-day lives can lead to significant amounts of stress, making self-care an important part of heart health.

#### Self-Care Tip #3

##### Keep good energy around you

Surround yourself with friends and family members who promote good positive energy and make you feel good

There are some great resources from Community Care Concepts and The Heart & Stroke Foundation on Pages 34 & 12 which will help you to recognize signs of a heart attack or stroke. Many of us have been touched by heart disease in one way or another. Please tear out the checklist on Page 12, fill it out, and keep it close by in case of an emergency.

**Wishing you a healthy, happy and full heart this month, and always!**

*Tara*



**Embracing Change**



2230 Herrgott Rd,  
St Clements ON N0B 2M0



519-574-6428



embracingchangeinfo@gmail.com



www.embracingchange.ca

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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.*





## Rural Schools of Wellesley Township

*By Nancy Maitland, Wellesley Township Heritage and Historical Society*

How many rural schools were there in Wellesley Township? That depends on the year in question, because sometimes school sections were combined or removed based on school-age population in the area. A rough estimate around the turn of the 19th century would be 22 schools: 14 public schools, 5 Roman Catholic schools and 3 union schools (schools near township boundaries which served students from Wellesley as well as those of nearby townships).

S. S. #16, Wellesley, had the largest school population in the township. A 1906 photo shows the entire school of 134 students, 5 teachers and the principal, Mr. James Kerr. The attendance registers for that year list the following teachers: Bertha Frankish, Marion Smythe, Florence Millen, and M J. Jamieson. One interesting feature of the photo is the school flag fluttering in the breeze. A 1906 photo of union school #2 & 13, Macton and Peel. Do you know anything about school flags? Were they common? Did your school have a flag?

S. S. #17 Crosshill also has some interesting photos. The teacher there, from 1912 to 1914 was Jessie Harkness. She was a young and

lively teacher who seemed to enjoy her time in Crosshill. She took her camera to school and left us some wonderful images of one of the classrooms and student activity outside the school. She boarded with local families in the Crosshill area and also recorded them in her album. Her other claim to fame is that she was the niece of Group of Seven artist, Tom Thomson. Her mother, Elizabeth, was Thomson's sister.

School photos don't have to be "old" to be interesting or valuable. Any records of our students and teachers are a valuable addition to our collection. Here's a photo from 1947. Who brought that puppy to school on class photo day?!

We are fortunate to have photos of almost all the schools in Wellesley Township, but we would love to have more! Do you have any to donate or share? We'd be happy to scan and return any photos you would like to keep. Please contact us at [info@wellesleyhistory.org](mailto:info@wellesleyhistory.org)

To see more and learn more about our schools, check out our website at <https://www.wellesleyhistory.org/school-history.html>

MESSAGE FROM

# Sgt. Kelly Gibson

WATERLOO REGIONAL POLICE, RURAL DIVISION



Let me introduce myself, I am Sergeant Kelly Gibson, and I am in my 28th year of policing with the Waterloo Regional Police Service.

I began my career in Cambridge and during that time I worked uniform patrol, Detectives, investigating criminal occurrences and as the Community Resource Officer. There are many opportunities to work in different areas of this organization and throughout the years, I have worked in Human Resources, coordinating the hiring of new Officers, the Communications Branch (where we answer 911 calls), to the Domestic Violence Unit, and uniform front line patrol at Central Division in Kitchener.

In January of 2013 I was transferred to our Rural Division. I grew up in small town Oxford County and found a passion for rural policing in the three years I patrolled the Townships. A change in our deployment model had me move back into the city working out of the Waterloo Division for 2016.

In 2017, an opportunity presented itself to transfer back to the Rural Division and I was honoured to be selected to take on the responsibility. Our Rural Division polices Wilmot, Wellesley and Woolwich Townships, or as I refer to them collectively as the 3W's, with a team of Officers committed to the safety and security of all residents.

I have to thank the Publisher and Editor, Tara Bott for having the confidence in me to put pen to paper and giving me the opportunity to contribute to Embracing Change. Tara and I sat down in November at a café in New Hamburg and discussed contributing a monthly article featuring information that would be of interest to the Boomers, Seniors and Caregivers in the 3W's. There was no shortage of ideas and suggestions, such as fraud awareness (March is Fraud Prevention Month), mental health and our IMPACT team, to profiling the great work being done by our Rural Officers, and the Community Resource/School Resource Officer. I also want to highlight the partnerships our Officers develop with the community agencies and how working together improves the wellbeing and quality of life for all residents of the Townships.

In the next several months, I hope to educate and expand your knowledge of the Waterloo Regional Police Service in your community.

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Our Ailsa Craig Neighbourhood allows you to live in a one- or two-bedroom apartment with linen laundry and housekeeping services provided, access to on-site health care and nursing services and complete enjoyment of all amenities and events on Main Street.

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At Cook's Pharmacy we take pride in getting to know our clients and their unique needs. As an independently owned and operated pharmacy, our mission is to combine 'small-town' service with many unique programs that take advantage of pharmacists' increasing role in the health care team.

The Pharmacists and staff at Cook's Pharmacy have undertaken additional training to assist their clients. Our services include:

### **INR Point-of-Care Testing**

If you take Warfarin (also commonly called Coumadin) to prevent blood clotting, our pharmacist can monitor and adjust your dose based on a blood sample taken in the pharmacy. You no longer need to go to the lab and wait for the result.

### **Diabetes Education, Monitoring and Care**

Our pharmacists hold the Certified Diabetes Educator (CDE) title, which means they have comprehensive knowledge about diabetes management. They can provide information about diet, exercise, medication and blood sugar testing.

### **Breathing Testing and Monitoring**

If you have been diagnosed with asthma or COPD (also commonly called emphysema or bronchitis), our pharmacist can perform a lung-function test to confirm the diagnosis. We can then ensure that your breathing medication is correct for you and make a plan in case your breathing worsens.

### **Injections**

We administer the flu shot without an

appointment and can give other vaccines where you have a prescription from the doctor. These include vaccines for shingles, pneumonia and hepatitis.

### **Compounding Services**

We specialize in preparing compounds for pain. If you take pain medication regularly and are concerned about side effects or dependence or have pain that is not well controlled, feel free to speak to one of our pharmacists about various treatment options.

### **Compression Stocking Fitting**

If your legs are routinely tired or you struggle with fluid build-up in your lower legs, speak to us about compression stocking options. We have certified fitters to ensure proper sizing, and many colours and styles of stockings.

### **Medication Reviews**

If you are wondering why you are taking certain medications or if all of your medications are still required, our pharmacist can schedule an appointment to discuss and communicate with your doctor as required.

### **Compliance Aids**

If you or a relative are struggling to remember to take medication or are worried about medication safety, we can prepare and deliver blister packs to make the process more convenient.

If you have questions about any of the above services, feel free to discuss with any member of the pharmacy staff. Cook's Pharmacy looks forward to seeing you soon!



# Cover Story

Written by Megan Clark, Director of Marketing & Communications TLC Pet Food



Glen Mathers organizes his own Santa Paws program that runs over Christmas. English Retrievers, Mona and Winter, take photos with the residents of retirement facilities around the region to celebrate the holidays.

including hospitals, retirement homes, and nursing homes, etc.

Baden local, Glen Mathers, began visiting residents with his dog at the Conestoga Lodge, a retirement home located in Kitchener. He was introduced to the St. John Ambulance Therapy Dog Program and decided to undergo the certification process. 6 years later, Glen makes regular visits to the retirement home and other locations across the region with his two beautiful English Retrievers, Mona and Winter.

**“Residents just adore the visits from the dogs. I can’t tell you how many of them know the girls by name, it just means so much to them.”**

So what makes a visit with Mona and Winter “therapy”? Unlike a service dog, who is trained to perform specific tasks and assist people with various disabilities, a therapy dog can be scratched, rubbed, and petted by the wider public. They are trained to remain calm in a wide range of settings while engaging with all sorts of people.

Research into the effects of animal-based therapy is new. Still, several studies indicate there is much more to the warm fuzzies you get when spending time with a four-legged friend. Researchers have found that **just 15 minutes spent interacting with a dog can reduce stress hormones in the brain** and increase serotonin levels. Glen has witnessed results first-hand, “It happens without them even realizing it. They’ll be sitting there with a hand on each dog, and you become so relaxed, your heart rate slows, you haven’t got a care in the world and the next thing you know, you wind up with a smile on your face!”

Valentine’s Day and other holidays can be difficult for some, especially when you’re experiencing loneliness. According to Statistics Canada, an estimated **30% of Canadian seniors are at risk of social isolation**. This can result in feelings of loneliness and depression, which can compound health issues and reduce an overall sense of well-being.

Looking to support those who need it most and helping to combat senior loneliness, is the St. John Ambulance Therapy Dog Program. A non-profit, Kitchener-Waterloo’s local chapter is made up of over 90 certified volunteer handlers and their dogs who travel across the region; visiting various locations,



**What's more, science has found that regular time spent with a familiar pet can help lower cholesterol and blood pressure, while offering an overall sense of companionship.**

Glen and the St. John Ambulance Therapy Dog Program are providing the benefit of owning a pet to those who may not have access or aren't physically or mentally capable.

**According to Glen, the people he visits aren't the only ones who benefit from the program either,** "We have a lot of retirees who volunteer... everyone who joins the program says the same thing, the best part is getting to see the expression on people's faces when you walk through the door every week! Plus, these are our pets; they live with us, providing us with therapy every day too."

As animal-based therapy becomes more widely accepted, and more and more people become aware of its benefits, the demand for therapy dogs continues to grow. Glen hopes the K-W chapter can meet the community's needs,

**"We're going to try and certify an additional 60 dogs and handlers this year, on top of looking for more volunteers outside of our certified handlers".**

For those looking to donate, inquire about scheduling a visit, or who are interested in volunteering themselves, you can find more information about the St. John Ambulance Dog Therapy Program online at [www.sja.ca/community-services/therapydogservices](http://www.sja.ca/community-services/therapydogservices) or by contacting Susie Baronowicz at [susie.baronowicz@sja.ca](mailto:susie.baronowicz@sja.ca) or 519-579-6285.

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FEBRUARY CROSSWORD

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73						74						75		

DOWN

- 1 Pituitary hormone
- 2 Strip the skin off
- 3 Greeting \_\_\_\_\_
- 4 \_\_ Rica
- 5 Agreement
- 6 Heavenly light
- 7 Snake like fish
- 8 Guide
- 9 Alack's partner
- 10 September (abbr.)
- 11 Enact
- 13 Neither's partner
- 15 Earlier
- 20 Connect
- 22 Roman dozen
- 25 Wait for
- 26 Children's love
- 27 Container top
- 29 1997 Madonna movie
- 30 Fisherman's tool
- 32 Slender pointed shaft shot from a bow
- 33 Subdue
- 34 Reduced (abbr.)
- 35 Behold
- 37 Cooking measurement
- 39 Farewell
- 42 24 hours
- 43 Not amateur
- 47 To incite
- 49 Stick together
- 50 Bullfight cheer
- 52 Secured
- 55 \_\_ and pains
- 57 Student's class records
- 58 Geographical points
- 59 Wild
- 60 Tear
- 61 Destiny
- 62 TV lawyer Matlock
- 63 Particle
- 64 Pear shaped stringed instrument
- 65 Legal claim to property
- 68 Compass point

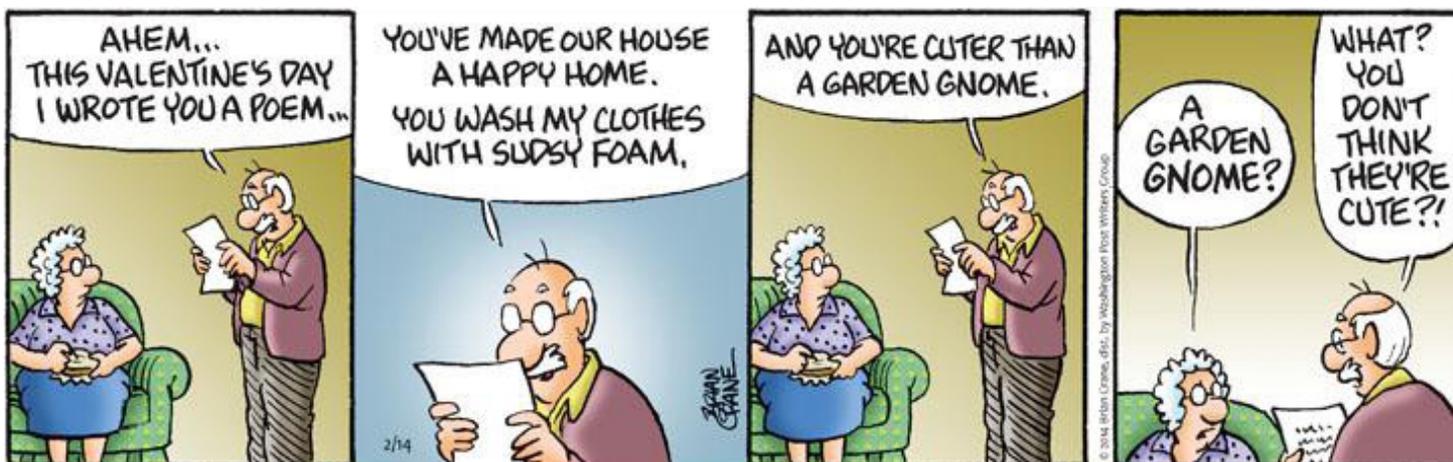
Solutions on Page 16

ACROSS

- 1 American Football Conference (abbr.)
- 4 Display areas
- 9 Poisonous snake
- 12 Family group
- 14 Eight
- 15 Entreaty
- 16 Tropical edible root
- 17 Weight device
- 18 Knocks (2 wds.)
- 19 Supplier of water
- 21 Lives
- 23 Forbid
- 24 River (Spanish)
- 25 Organization concerned with civil liberties (abbr.)
- 28 Thief's hideout
- 31 Asian nation
- 34 Expects
- 36 Animal doctor
- 38 Wipe
- 40 Musical group composed of mostly brass instruments

- 41 Blue-pencil's
- 43 Game animal
- 44 Free of
- 45 Snack
- 46 Let out of prison early
- 48 Mistake
- 51 Thanksgiving vegetable
- 53 Super \_\_\_\_\_
- 54 Wing
- 56 Less than two
- 58 3.26 light-years
- 61 North American game played with a ball on rectangular field
- 66 Elide
- 67 Goodness, kindness
- 69 Decorative needle case
- 70 Tender and passionate affection
- 71 Sugar-free brand
- 72 Musical symbol
- 73 Stretch to make do
- 74 Nuts
- 75 Women's partners

# Laughing Matters!



© Brian Crane.

## Mower Than a Greeting Card

My friend Mark and I work in a lawn-mower-parts warehouse. Somehow Mark got the idea that his wife did not want a card on Valentine's Day, but when he spoke to her on the phone he discovered she was expecting one.

Not having time to buy a card on his way home, Mark was in a quandary. Then he looked at the lawn-mower trade magazines scattered around the office—and got an idea.

Using scissors and glue, he created a card with pictures of mowers, next to which he wrote: "I lawn for you mower and mower each day."

## Spot the Difference

Can you find all 10?



SORRY ABOUT MY FACE - MY HAND KEPT SLIPPING WHEN I WAS SHAVING!





# Heart Attack Emergency Checklist

## Learn the signs of heart attack



**Chest discomfort**  
Pressure, squeezing, fullness or pain, burning or heaviness



**Sweating**



**Upper body discomfort**  
Neck, jaw, shoulder, arms, back



**Nausea**



**Shortness of breath**



**Light-headedness**

**Call 9-1-1 right away.**

[heartandstroke.ca/heartsigns](http://heartandstroke.ca/heartsigns)

## BE PREPARED

**Fill out this information. Keep it handy by the phone:**

Local emergency number: 9-1-1 or \_\_\_\_\_

Your address: \_\_\_\_\_

Your phone number: \_\_\_\_\_

Pre-existing medical conditions, medications, allergies (for each family member):

Name of family member	Pre-existing medical conditions, medications, allergies. <small>Your pharmacist likely provides you with a list of your medications when you visit. Staple that to this list!</small>

Emergency contact (could be a health care decision maker/power of attorney)

Name: \_\_\_\_\_

Phone number: \_\_\_\_\_

**If you witness someone having a heart attack, do what you can to keep them safe and stay with them until help arrives.**



# Heart Attack Emergency Checklist

## BE PREPARED

### IF YOU LIVE ALONE:

- If you are an older adult or you have an existing medical condition, speak to your healthcare provider for advice on getting an emergency alert system in your home
- Develop a network of people to check in with regularly
- Ensure someone in your network has a key to your home, and knows your medical conditions and preferences in a serious health crisis

### If you are experiencing any of these signs:

- ✓ Call 9-1-1 or have someone call for you.
- ✓ Stop all activity and sit or lie down.
- ✓ If you take nitroglycerin, take your normal dosage.
- ✓ Chew and swallow one 325 mg tablet or two 81mg tablets of ASA (Aspirin®), as long as you are not allergic.
  - ▶ Do not take other pain medications such as acetaminophen (Tylenol®), or ibuprofen (Advil®) instead of Aspirin.
  - ▶ Do not substitute Aspirin for medical care.
- ✓ Rest and wait for (EMS) Emergency Medical Services to arrive.

### If you witness someone having a heart attack:

- ✓ Do what you can to keep them safe and stay with them until help arrives.
- ✓ CALL 9-1-1

### When you're on the phone with the 9-1-1 operator:

- ✓ Speak slowly and clearly
- ✓ The 9-1-1 operator will ask for information, including:
  - ▶ Your location and accessing your building
  - ▶ The person's name, sex, and age
  - ▶ Heart attack signs and symptoms and when they first began
  - ▶ Medications the patient is taking and pre-existing conditions
- ✓ Do not hang up until the operator tells you to

### When EMS arrives, they will:

- ✓ Ask for information, including:
  - ▶ Information about the patient
  - ▶ Who the decision-maker for the patient may be
- ✓ Provide instructions, including:
  - ▶ Accompanying the patient to the hospital
  - ▶ Being accessible by phone for decision-making

Learn more at [heartandstroke.ca/heartsigns](http://heartandstroke.ca/heartsigns)

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# WHAT'S HAPPENING

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## **KNOTTING & QUILTING COMFORTERS**

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

**WHEN:** 1st Wed of every month; Sept-June

**TIME:** 10:00 am to 3:00 pm.

**WHERE:** Steinmann Church

**CONTACT:** 519-634-8311

## **ST. AGATHA SENIORS**

Our group of friendly folk meet once a week to play solo. We celebrate birthdays and have a Christmas Party in mid-December concludes the years activities. You'll be warmly welcomed!

**COST:** .50¢

**WHEN:** Every Thursday 1:00 to 4:00 p.m.

**WHERE:** St. Agatha Community Centre

**CONTACT:** Bert Lichti at 519-634-8411

## **NEW DUNDEE SENIORS**

Come out and enjoy cards, games & shuffleboard

**WHEN:** Every other Tues, 1:00-4:00pm

\*Please contact Alice for exact dates

**WHERE:** New Dundee Community Center

**CONTACT:** Alice Bowman 518-696-2665

## **WILMOT SENIOR SHUFFLEBOARD**

**WHEN:** Tues and Wed from 9:30-11:30AM and Tues 1:00-4:00pm

**WHERE:** Wilmot Recreation Complex

**CONTACT:** Guy & Phylis Sisco 519-662-2077

## **WILMOT SENIORS WOODWORKING & CRAFT CLUB**

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

**WHEN:** Weekly, Mon to Fri: 9AM - 5PM

**WHERE:** 27 Beck St., Baden

**COST:** Initial Membership \$90, yearly \$70

**CONTACT:** Diana Gruhl at 519-634-5357

## **PICKLEBALL DROP-IN**

Come out and enjoy a fun game of pickle ball. The first time out is free, and than a membership is required for continued play.

**WHEN:** Mondays 1:00PM - 3:00PM

Wednesday, 6:30PM - 8:30PM

**WHERE:** St. Agatha Community Centre

**CONTACT:** The Wilmot Recreation Centre for more information at 519-634-9225

## **NEW HAMBURG LANES BOWLING**

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

**WHERE:** 182 Union Street, New Hamburg

**CONTACT:** James Aoki 519-662-1938

**EMAIL:** james@newhamburglanes.ca

**WHEN:**

Foxboro (a mixed, social league):

Mondays 1:00-3:00pm

Stonecroft (a mixed, social league):

Tuesdays 1:30-3:00pm

Morningside Village (a mixed, social league):

Tuesdays 9:15-11:30am

### RESTLESS SENIORS

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

**WHEN:** Wednesdays from 1:30 - 3:30PM  
**WHERE:** New Hamburg Legion, Branch #532,  
 65 Boullee Street, New Hamburg  
**CONTACT:** George Schmitt 519-696-3037;  
 Joan Fulton, Secretary 519-662-4821

### TECHNOW PROGRAM

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

**WHEN:** Every Thursday from 9:00-11:30 am  
 from September - June  
**WHERE:** Wilmot Recreation Complex  
 Active Living Centre  
**COST:** No Charge  
**CONTACT:** 519-634-9225 ext: 340 for more info

### NEW HAMBURG LEGION SENIORS GROUP

**WHEN:** Every Wednesday from 1:00-3:30 pm  
**WHERE:** New Hamburg Legion  
**COST:** \$5.00 per year to join this group  
**CONTACT:** Murray Snyder at 519-662-2959

### WILMOT SENIORS

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

**SPECIAL EVENTS INCLUDE:** - soup delight day, pancake & maple syrup lunch, birthday party with homemade ice cream, picnic, mystery bus trip, Christmas banquet.

**WHEN:** Second Wednesday of each month at 12:00 noon, (except July, Aug. or Dec)  
**WHERE:** Wilmot Centre Missionary Church, 2463 Bleams Rd., Petersburg  
**COST:** An offering is taken each meeting  
**CONTACT:** Church 519-634-8687

### THE ROOK PLAYERS

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

**WHEN:** Monday evenings 6:00-9:30 p.m.  
 (Sept. 2019 - April 2020)  
**WHERE:** Wilmot Recreation Complex  
**COST:** No charge  
**CONTACT:** Cecil Wagler 519-662-2758

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## ALZHEIMER SOCIETY

Provides a variety of programs and services for persons living with Alzheimer's disease and other dementias, their family and friends, professionals, and the community.

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- System Navigation
- Social/Recreation Programs

### CONTACT

519-742-8518 ext 2090  
for more info or to receive the Program Guide

[www.alzheimerww.ca](http://www.alzheimerww.ca)

## Interested in advertising with us?

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[www.embracingchange.ca](http://www.embracingchange.ca)

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Ad submissions are due the 10th of every month



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**Traci Jutzi**  
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**Kristina Ziegler**  
Consultant



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# Solutions

**Solution:**

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## Ask the Doctor

with  
Dr. Nicole Didyk

## “Are there long-term effects associated with taking anti-depressant medications?”

Depression is common among older adults, affecting 5 to 10% of people over 60. It can occur in up to 50% of those living with conditions like arthritis, heart disease and chronic pain.

Antidepressant medications are part of the treatment for depression, along with lifestyle changes, exercise, counseling and cognitive behavioral therapy. Antidepressants come in different classes based on the chemicals that they affect, like norepinephrine and serotonin. One of the side effects we worry about are the anticholinergic properties of the drug, a reduction in acetylcholine that can increase the risk of falls and confusion. We usually use antidepressants in older adults with some caution.

There have been studies looking at the long-term risks of antidepressants. A recent meta-analysis<sup>1</sup>, which is a synthesis of other scientific studies, did seem to indicate that there is an increased risk of developing dementia when someone has been on antidepressants. It is important to note however that these studies were a synthesis of other studies which were longitudinal. That is, they observed a large group of people over time and considered whether or not they were on antidepressants. This is not the most rigorous type of study but probably the most appropriate one for answering that type of question about long-term risk. It is also important to note that the studies found

that there is an increased risk of developing dementia with the diagnosis of depression itself.

Depression can be a life-threatening illness. In older adults, probably about 40 to 60% of those with depression are undertreated. Whether or not to take an antidepressant is a decision to make with your health care provider, considering all of the aspects of your health and lifestyle. Again, the treatment of depression involves more than just taking a pill with things like exercise and socializing with other people also being therapeutic and potentially less risky.

1. J Am Med Dir Assoc. 2019 Mar;20(3):279-286. e1. Depression and Antidepressants as Potential Risk Factors in Dementia: A Systematic Review and Meta-analysis of 18 Longitudinal Studies. Chan JYC, et.al.

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**If you have questions for Dr. Didyk, please email them to [embracingchangeinfo@gmail.com](mailto:embracingchangeinfo@gmail.com). You don't need to give your name or 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.



## 27 Years - Transit in the Townships

Kiwanis Transit | Elmira Community Bus

Kiwanis Transit (KT) is a not for profit Charitable Corporation providing wheelchair accessible specialized transit service to qualified residents in the Townships of Wilmot, Wellesley and Woolwich. The following outlines the history, the service provided, how KT may benefit you, and contact information.

### The History of Kiwanis Transit

KT started its service with one bus in 1992, supported by The Kiwanis Club of Elmira. In 2000, funding for municipal transportation, which included Kiwanis Transit, was assumed by the Regional Municipality of Waterloo. As the Townships grow, so has the need for this service. In 2019, KT has 8 dedicated vehicles providing over 51,000 rides.

### Services

Kiwanis Transit provides a safe, reliable, and accessible door to door service for qualified riders. KT is an essential component of our community support services as we provide transportation to day programs, local and K-W medical appointments, employment, shopping, social events and education programs.

Riders are eligible for Kiwanis Transit if you can answer "Yes" to the ONE of the following:

- 65 years of age or older
- physically disabled
- have a temporary disability that affects mobility
- CNIB registrant

In September 2018, a circular bus route, operated by KT, was launched in the town of Elmira. This Elmira Community Bus provides service to all persons in Elmira. It has 25 stops thru out the town and provides downtown connection to the Grand River Transit Route 21 service that travels to Conestoga Mall and to the ION Train.

### How Kiwanis Transit can serve you

This service promotes independence and increased connectivity for our riders in the community. This enhances the quality of life, as KT clients can rely on a service to get where they need to go. This connectivity improves mental wellbeing and enhances the ability to stay in the community and to stay in their home.

### Contact Information

To register, or for more information, please visit [www.k-transit.com](http://www.k-transit.com) or contact the transit office at 519-669-4533 or 1-800-461-1355.

**Kiwanis Transit is honoured to be a significant part of what makes Woolwich, Wellesley and Wilmot Townships a great place to call home!**

**Follow us on Facebook!**

# Shingles (Herpes Zoster)

Provided by Woolwich Community Health Centre



Shingles (herpes zoster), is an infection caused by the varicella zoster virus (VZV). This is the same virus that causes chickenpox. After recovering from chickenpox, the virus doesn't leave the body. It can "wake up" again, often many years later, causing shingles. The virus tends to reactivate when a person's immune system is weakened because of another health problem.

At first, symptoms may include pain, a burning feeling in or under the skin and tingling in the affected nerve areas. These areas usually occur on the chest, back or anywhere on the body but usually in one strip on the right or left of the body. The infected nerve areas may then form a painful rash with fluid filled blisters which appears on one side of the body. Although the rash will scab over and heal, the pain may last from thirty days to a couple of years.

The pain from shingles can be severe enough to interfere with your daily activities. Scratching the rash can also cause a secondary infection if harmful bacteria get into the sores. If shingles occur on the face, it can involve the eyes causing scarring and blindness. The occurrence and severity of shingles and its complication increase with age.

If you think you have shingles, see your health care provider. Your provider can diagnose shingles by examining the rash and if necessary taking a sample of the fluid from one of the blisters. Although any person who has had chicken pox can get shingles, people who are older than 50 or have a weakened immune system are at great risk. Shingles can be treated with antiviral medicines. These medicines can

help lessen the duration and severity of the disease.

The best protection from shingles is immunization. People can still get shingles after receiving the varicella vaccine but they are 4 to 13 times less likely than someone who hasn't been immunized. The vaccine is recommended for anyone 60 years or older. In Ontario, persons age 65 to 70 are eligible for a publicly funded herpes zoster vaccine called Zostavax. People between 50 and 59 can request the vaccine from their health professional. It may be purchased at your pharmacy (private insurance benefits may cover for some).

Join us for community, fun,  
and the chance to meaningfully help others!

## Volunteer today!

 A photograph of three people smiling. In the foreground, a woman with white hair and glasses is smiling. Behind her, a man in a black polo shirt with a white logo is smiling. To the right, a woman in a blue patterned shirt is smiling and holding a large, colorful, knitted stuffed animal that looks like a green alien or creature.
 

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# Aging Well In Woolwich

## Information & Active Living Fair



### Special Guest Speaker



The Honourable  
Minister Cho,  
Minister for Seniors and  
Accessibility

**Wednesday March 11, 2020**  
**9 am - 1:30 pm**  
Calvary United Church  
(48 Hawkesville Rd, St. Jacobs)

**You must register for this event by Feb 26, 2020**  
Please contact 519-664-1900  
1-855-664-1900 to RVSP

### Agenda

9– 9:15am	Opening Remarks
9:15– 10:30am	Speaker: Minister Cho
10:30-10:45am	Coffee Break, Vendors, Door Prizes
10:45-11am	SMART Exercises
11am-12pm	Speaker: Waterloo Regional Police Service– Road Safety & Driving Standards
12– 12:30pm	Vendors/ Door Prizes
12:30-1:15pm	Complementary Lunch
1:15-1:30pm	Door Prizes & Closing Remarks

This event is hosted by The Township of Woolwich in partnership with the Older Adult Centres' Association of Ontario (OACAO) and sponsored by the Ministry for Seniors and Accessibility.



## There are many benefits for seniors who live and file income tax in Canada

*provided by K.R. Abbott Tax and Accounting Solutions*

Here we will touch on a few items that you may not be aware of.

First let's talk about pension splitting. Pension splitting comes into effect when one spouse's pension is much higher. The pension can be split up to 50% with the other spouse. Its advantages are that the higher earning spouse could not only be put into a lower tax bracket but could also be saved from Old Age Pension claw back.

Do you know about the home accessibility credit? You do not have to have a disability for this credit, you only must be over the age of 65. This credit allows you to claim renovations or alterations to your home to make it more functional and safer for you.

And don't forget that the carrying charges and management fees that you pay each year to your investment planner for non-registered investments is an expense on your tax return? Talk to your investment planner regarding these fees.

Let's talk about medical expenses. There are of course the usual ones, medical plans, prescriptions, dental, and glasses. There are

other expenses that are also considered medical expenses. If you purchase medical travel insurance when you travel, you can use this as a medical expense. If you must travel more than 40kms each way for medical appointments or treatments, you can claim the kms as medical travel. If you must travel more than 80kms each way you can also claim meals, parking and accommodations. Receipts are required for parking and accommodation.

Finally, please be aware scams regarding Revenue Canada are on the rise. NEVER give personal information over the phone. The government will never call you demanding payment. The police are not on their way. If you get a phone call do not be afraid to hang up and call your tax preparer or Revenue Canada's individual tax line at 1-800-959-8281.

We are accepting new tax clients, please feel free to contact us at:

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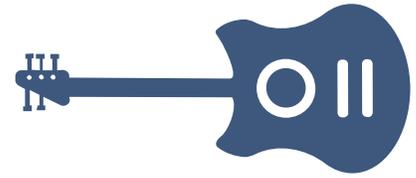


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# The Real Magic



By Fred G. Parry

For decades, acknowledged as one of the greatest electric guitarists ever, is the legendary American blues guitarist and singer-songwriter B.B. King – winner of everything the music industry and governments can bestow on an artist – including 15 Grammy Awards, the ‘President American Medal of Freedom’ ... and my youngest daughter’s enduring adulation.

Now this legend had come to town and was soon to be on stage, with me anxiously sitting in the audience. But, this was no ordinary outing for me ... having had a ‘family’ connection to the event. In fact, I was on a mission that had started earlier in the day.

“Do you think he would?” The incredulous look on my daughter’s face was filled with expectations mixed with apprehension. With an optimism conditioned by experience, I said, “Well there’s only one way to find out”.

I happen to know the nightclub owner, Ben, through work and enjoyed a good business relationship. I was pretty sure he’d be at least 50/50 in favour of my idea of getting her guitar signed ... but as for BB himself...?

My daughter and I quickly turn off the highway at New Hamburg to buy a permanent marking pen for Mr. King to sign. (Remember, we’re going for broke on this project!) Coming home we get the guitar; and as a last minute bit of inspiration, I suggest that she write a personal note to him – which she does - sealing it in an envelope.

I explain all this to the owner who seems so-so about this, but he calls in his manager who, after hearing the story, just rolls her eyes.

“There’s no way!” she says, as she explains that during the show he might throw out some souvenir guitar picks or after the show, autograph some official photos; but as to actually placing his signature on someone’s guitar?...

Her voice trailed off; but I knew she was probably right. It just seemed too commercially crass, even if I knew our intentions were honourable. And because of that, I pressed on explaining who was asking – a young girl with a dream.

“Well, all we can do is to try.” I offer - to which the owner nodded to the manager, who patiently secures the guitar and leaves.

Later, as I was nursing a drink in the club, I asked myself what was I thinking? “50/50?” It now seemed like a one-in-a-million long shot!

Suddenly, my concentration was broken as the opening rhythm and blues ensemble had finished and the B.B. King orchestra started playing. Then it happened!.. From somewhere off the stage ... a soul-bending, guitar wailing sigh, the likes of which I’ve never heard before. As I scanned the stage, I can see that Mr. King has walked from the wings to centre stage. Was this what people must have experienced when they first heard

Jimi Hendrix's play? From his first reverent bow to his stellar musicians, the audience was never released from a magical spell the whole night long.

***Rock me baby, rock me all night long.  
Roll me baby, like you roll a wagon wheel.***

The next day, the manager explained when she tentatively presented it to him back stage after the show, he just raised his eyebrows and looked dubiously at her and the guitar. Reading his mind, she suggested that it was from a young fan and that maybe he could read her letter. He did. Asking for the specially supplied pen, he reflectively signed it ... never saying a word.

*To Brooke,  
Best Wishes,  
B.B. King  
03-15-95*

I asked my daughter what she had written in the letter; she could only recall that, in addition to telling him how much she admired his music, her only other wish was to be old enough to attend one of his concerts when he returns.

Slipping the letter into his shirt pocket, he patted it down as if he had found something of immeasurable value – and himself, being a father, indeed he had.

For me that night, the music only played in the background to the real magic between B.B. & B. – two very special people, who hit the right note with me.



“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](http://www.fredparry.ca)



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## Tips for keeping soft healthy winter skin

provided by Linda Langenegger

Cold weather can rob your skin of moisture. Dry skin can lead to cracking and bleeding. Indoor heat, hot showers and harsh products can worsen dry skin.

**Here are some tips for healthy winter skin:**

- » Try adding a richer moisturizer and apply a few times a day
- » Avoid hot showers
- » Moisturize immediately after you shower to seal in moisture
- » Dryer areas like hands, feet, elbows and knees may need a heavier cream
- » Remember to Exfoliate your skin as moisture can't get through if dead skin cells are too plentiful
- » Book a Resurface freshen up peel to improve skin texture and improve radiance
- » Apply sunscreen. Winter sun is just as damaging
- » Drink lots of water
- » Humidify your home

**As we age, we expect that our bodies will change but we are often not prepared for the aging and changes to our minds.**

The term “Alzheimer’s” is well known but there are many forms of dementia – Primary Progressive Aphasia (PPA) is a relatively newly diagnosed cognitive regressive dementia. When I noticed my husband of over 65 years changing his speech patterns, not finishing sentences or tasks, and regressing in the spelling of normal words, I realized that something was changing. I decided to discuss it with Dr. Tom Erling, our family doctor.

He took me seriously and ordered testing from the Geriatric Clinic at St. Mary’s Hospital. We spent 2 ½ hours at St. Mary’s Hospital Tuesday, Jan. 23rd, 2018 – primarily with a young and very personable Doctor - Dr. Shiv Khosla, we began the journey of discovery. After various questions – both verbal and physical – as a preliminary diagnosis, the doctor thought it was Primary Progressive Aphasia (PPA) – subtype – non-fluent, and it was more advanced than he would like to have seen. He had only seen a couple of cases that advanced this quickly, for a person Bill’s age, in his practice – 2 ½ years.

We had never heard of this term for a dementia before. Bill also had an X-ray on his head and blood work done well as an MRI and a requisition to see a specialist in London, Dr. Elizabeth Fingers who has the best reputation in this field- (Google her- impressive). He was to begin speech therapy as the doctor felt it was more cognitive than dementia. He also gave us a website to read about this disease in more detail – [www.theaftd.org](http://www.theaftd.org) – Frontal Temporal Degeneration.

Our next trip was to Freeport Hospital – to the geriatric clinic. We attended a couple of sessions and Bill was given a workbook with word association exercises to complete. Word retrieval and word association were found to be the hardest for him, when the tests were administered. The following websites were also recommended for further

information. [www.Ppaconnection.org](http://www.Ppaconnection.org) , [www.Aphasia.org](http://www.Aphasia.org) and “<http://alzheimer.ca/en/Home>”

We also attended a couple of other group sessions, at Freeport, for those diagnosed and for the ‘care-givers’. I found this depressing as Bill seemed quite normal compared to the other two women who hardly spoke and were much more advanced than he. There was also an opportunity, with a licensed practitioner, for the care-givers to discuss their concerns and frustrations – I felt that they

were in need of some intervention in the caregiving but it wasn’t suggested. Both women were living alone without apparent supporting services and seemed at risk– one still driving. When we finally had our meeting in August of 2018 in the Department of Clinical Neurological Sciences at The University of Western Ontario with Dr. Elizabeth Finger and her staff, she confirmed the diagnosis and told Bill she would have to report his condition to

the Department of Transport as he would have to be tested for his ability to continue driving. That was a real blow to him as we owned a driving school for many years and he not only taught ‘behind the wheel’ but also classes for the Ontario Safety League and Ontario Motor League. He had started the Driver Training program in 1951 at KCI and it became the model for Canada at the time. He taught for 39 with the Waterloo County Board of Education, in special education, some of the time as department head.

We were fortunate to continue back at St. Mary’s with an exceptional specialist, Dr. Nicole Didyk at St. Mary’s, who followed through with the diagnoses and recommendations from London and made sure the driving test was administered. The tests for dementia diagnosed participants are administered through the Department of Transport and the cost is \$500 to the client. Eventually the tests were completed – both behind the wheel, in a specially equipped vehicle, and also cognitive tests –he failed both and was then told he could no longer



drive – that was probably the lowest point for him since his diagnoses. With only one driver now, we aren't going as far afield. I found out that, in place of a driver's license as identification, you can go to Service Ontario and apply for an identification card that is for persons who do not have a driver's license.

Exercise and brain stimulation are two of the best activates to help in the journey but the motivation decreases and I have found that nagging is not helpful. We still attend theatre, dinner parties and playing games with friends – solo, rummy cube, etc.- also recommended to stimulate the mind. Bill has started listening to 'talking books' on the iPad and seems to enjoy this new venture. The hardest part now is expressing his thoughts and spelling – letters get dropped when he writes. Education level doesn't seem to make a difference – Bill has a Masters in Educational Administration – but the words just aren't there anymore.

We are celebrating 68 years of marriage this year, 4 sons, 9 grandchildren and 7 great-grandchildren later, and hope to share more years together with our family and with each other. Our out-of-province travelling days are over now but we have enjoyed many trips and cruises to scenic places in Canada, the States and Europe over the years and certainly have many fond memories!

## FREE Community Care Concepts EXERCISE CLASSES FOR SENIORS

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## Finding Your Way: Living safely in the community

Did you know that 60% of people with dementia-related memory problems become lost at some point?

The Finding Your Way® program helps people living with dementia, their families, caregivers and communities to recognize the risk of going missing, be prepared for incidents of going missing, and ensure that people with dementia can live safely in the community.

### Know what to do

- Approach the person from the front
- Identify yourself and explain why you've approached the person
- Maintain a calm environment
- Move slowly; maintain eye contact
- Avoid confrontation
- Avoid correcting or "reality checks"
- Call police (911) for help returning the person home safely
- Wait with the person until the police arrive

### Know what to say

- Speak slowly and calmly
- Loudness can convey anger; avoid the assumption that the person is hearing impaired
- Use short, simple words
- Ask "yes" and "no" questions
- Ask one question at a time, allowing plenty of time for response. If necessary, repeat the same question using the exact wording
- People with dementia may only understand a part of the question at a time

Programs used by police forces to locate missing persons with dementia:

- MedicAlert Connect Protect
- Project Lifesaver
- Vulnerable Persons Registry

Visit [findingyourwayontario.ca](http://findingyourwayontario.ca) to learn how to sign up.

**Alzheimer Society**

WATERLOO WELLINGTON

# Choose Your Executor Carefully!

*provided by Cooper Professional Corporation*

I have just read a Court of Appeal for Ontario case, that demonstrates the importance of choosing an executor of your estate very carefully.

As you may know, the executor (trustee) is the person named in your will who administers the estate. I tell clients that the duties of the executor are to gather in the assets of the estate, take inventory, pay the debts, file the appropriate income tax returns, obtain a clearance certificate from Canada Revenue, and then distribute the estate according to the stated wishes of the deceased. This may involve managing the deceased's assets for a while until distribution, and to a certain extent, most wills give the executor, for obvious reasons, some discretion in this administration. I often give my clients the example of the executor holding off selling real estate in a winter market, so that the house can be 'prepped' a bit, and perhaps sold in a Spring market, when prices are usually higher anyway. Most wills give the executor discretion to do this for the benefit of the beneficiaries of the estate.

In the case that I am about to discuss with you, the executor took his powers to the extreme, and for his own benefit. There is no doubt, in my opinion, that he abused his powers for his own personal gain. In this case, Mrs. D died in 1996, and although she had 3 children, Roberto, Michelle (pronounced 'Migelee') and Antonio, she chose only Antonio as the executor; this, as you will see, was a big mistake. The will contained the usual provisions directing the executor to pay debts, and gave him the power to sell, or hold off on selling "for such length of time as [he] in his discretion may deem advisable". The estate was to eventually be divided equally among Roberto, Michelle and Antonio.

Antonio was officially appointed by the court as the estate trustee. For the record, this

procedure is now officially called obtaining Certificate of Appointment of Estate Trustee with a Will; however, it is still commonly known by the older shorter term — 'probate'. Simplified, probate means taking the will and appropriate application and fee (after death) to the courthouse, and getting a judge to confirm that this, in fact, is the last will and testament of the deceased. Many times, depending upon the situation, including the size of the estate, banks and other financial institutions will require probate before they allow the estate trustee to do anything with the assets that the particular institution holds, as a form of protection for itself. These institutions are concerned that if someone walks in with a will that has not been probated, claiming to be the estate trustee, and they release the assets to this person, a situation could arise where someone ('Estate Number Two') later comes into the same financial institution holding what appears to be a subsequently made will.

In this event, where the financial institution acted on an unprobated will, the financial institution could be liable to Estate Number Two, if in fact, the second will brought in revoked the first will. If the financial institution is presented with a probated will, it does not matter, vis vis the financial institution, if later on another will is brought in, because it did act, in the first instance, on the basis of a will that had received court approval. In some cases, when you are dealing with small estates, and based on the circumstances, financial institutions might waive the necessity of probate, but a discussion of this is beyond the scope of this article.

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## Housing and Changing Needs, Moving to a Smaller Place

*provided by St Jacobs Place*

For many families, home is a very special place. Moving from one place to another can be a big change - one that can come with many mixed emotions for people. This is especially true if parents have been in one home for many years and children have grown up there. Selling the home and moving somewhere else is a significant transition.

However, moves are a part of life and can be seen as something to embrace instead of entirely as a loss. If the move is from a family home to a smaller place, perhaps in a retirement complex, feelings may be mixed for everybody in the family. There can, however, be a great deal to embrace about a move to a smaller place. Time spent on house-related chores, such as lawn mowing and shovelling driveways, is now opened up to spend on other activities. Due to their often-central location and significant service provision, many activities and services are available onsite, without needing to go out - a particular benefit on days when there is bad weather.

When considering a move like this, it is good to do some research ahead of time. Do you want

an independent living situation, or would you prefer a bit more help? Does the new home that you are looking at allow you to make adjustments to the level of care that you access as your needs change? If circumstances change, and a move might happen on short notice, would your preferred location be able to find a unit for you?

As you consider next steps, also consider what is important for you, and what you like to do with your time. Do you like to be active outdoors? Socialize with others? Do crafts or cooking? Do you want to take a class in your free time? Travel? Keep these kinds of things in mind as you assess possible living arrangements. How would your ideal day or week fit into what the potential residence is offering?

If/when you find a match, that will hopefully help reduce a great deal of the stress of moving. All that's left is to relax and enjoy the next stage of life.

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# What he valued most...



A young man learns what's most important in life from the guy next door. It had been some time since Jack had seen the old man. College, girls, career, and life itself got in the way. In fact, Jack moved clear across the country in pursuit of his dreams.

There, in the rush of his busy life, Jack had little time to think about the past and often no time to spend with his wife and son. He was working on his future, and nothing could stop him.

Over the phone, his mother told him, "Mr. Belser died last night. The funeral is Wednesday."

Memories flashed through his mind like an old newsreel as he sat quietly remembering his childhood days.

"Jack, did you hear me?"

"Oh, sorry, Mom. Yes, I heard you. It's been so long since I thought of him. I'm sorry, but I honestly thought he died years ago," Jack said.

"Well, he didn't forget you. Every time I saw him he'd ask how you were doing. He'd reminisce about the many days you spent over 'his side of the fence' as he put it," Mom told him.

"I loved that old house he lived in," Jack said.

"You know, Jack, after your father died, Mr. Belser stepped in to make sure you had a man's influence in your life," she said

Jack said. "He's the one who taught me carpentry," he said. "I wouldn't be in this business if it weren't for him. He spent a lot of time teaching me things he thought were important...

Mom, I'll be there for the funeral," As busy as he was, he kept his word. Jack caught the next flight

to his hometown. Mr. Belser's funeral was small and uneventful. He had no children of his own, and most of his relatives had passed away.

The night before he had to return home, Jack and his Mom stopped by to see the old house next door one more time. Standing in the doorway, Jack paused for a moment. It was like crossing over into another dimension, a leap through space and time The house was exactly as he remembered. Every step held memories. Every picture, every piece of furniture....Jack stopped

suddenly...

"What's wrong, Jack?" his Mom asked.

"The box is gone," he said. "What box?" Mom asked.

"There was a small gold box that he kept locked on top of his desk. I must have asked him a thousand times what was inside. All he'd ever tell me was 'the thing I value most,'" Jack said.

It was gone.

Everything about the house was exactly how Jack remembered it, except for the box. He figured someone from the Belser family had taken it.

"Now I'll never know what was so valuable to him," Jack said. "I better get some sleep. I have an early flight home, Mom."

It had been about two weeks since Mr. Belser died. Returning home from work one day Jack discovered a note in his mailbox.

"Signature required on a package. No one at home. Please stop by the main post office within the next three days," the note read.

Early the next day Jack retrieved the package.

The small box was old and looked like it had been mailed a hundred years ago. The handwriting was difficult to read, but the return address caught his attention. "Mr. Harold Belser" it read.

Jack took the box out to his car and ripped open the package. There inside was the gold box and an envelope. Jack's hands shook as he read the note inside.

"Upon my death, please forward this box and its contents to Jack Bennett. It's the thing I valued most in my life." A small key was taped to the letter. His heart racing, as tears filling his eyes, Jack carefully unlocked the box. There inside he found a beautiful gold pocket watch.

Running his fingers slowly over the finely etched casing, he unlatched the cover. Inside he found these words engraved:

"Jack, Thanks for your time! – Harold Belser."

"The thing he valued most was...my time"

Jack held the watch for a few minutes, then called his office and cleared his appointments for the next two days. "Why?" Janet, his assistant asked.

"I need some time to spend with my son," he said.

“Oh, by the way, Janet, thanks for your time!”

“Life is not measured by the number of breaths we take but by the moments that take our breath away”

Think about this. You may not realize it, but it’s 100% true.

1. At least 15 people in this world love you in some way...
2. A smile from you can bring happiness to anyone, even if they don’t like you.
3. Every night, SOMEONE thinks about you before they go to sleep.
4. You mean the world to someone.
5. If not for you, someone may not be living.
6. You are special and unique.
7. When you think you have no chance of getting what you want, you probably won’t get it, but if you trust God to do what’s best, and wait

on His time, sooner or later, you will get it or something better.

8. When you make the biggest mistake ever, something good can still come from it.
9. When you think the world has turned its back on you, take a look: you most likely turned your back on the world.
10. Someone that you don’t even know exists loves you.
11. Always remember the compliments you received.. Forget about the rude remarks.
12. Always tell someone how you feel about them; you will feel much better when they know and you’ll both be happy .
13. If you have a great friend, take the time to let them know that they are great.

Submitted by  
**Maurice Battler**

# Woolwich Seniors Association

**A membership-based organization for older adults age 55+.**

The Woolwich Seniors Association offers social, recreational and educational opportunities for seniors in Woolwich Township and surrounding area. Located in the Woolwich Memorial Centre, seniors enjoy a bright, spacious room with pool tables, a quilting area, computers, coffee nook, and a Library and Puzzle Swap. Over 30 weekly drop-in activities are offered to senior members.

## TECH CLINIC

Free, one-on-one, half hour sessions offered at the Woolwich Seniors Association room in partnership with the Region of Waterloo Library.

Thursday, February 13<sup>th</sup>, 2020

9:30 am – 11:30 am

Bring your own phone, laptop, e-reader, or tablet. Ipad, chrome book and computers are available in the senior’s room.

## MONTHLY DINNER

Wednesday, February 19<sup>th</sup>, 2020

5:00 pm \$20 per ticket, Woolwich Seniors Room



**\$20 per year Membership Fee**

**To become a member, contact**

**Woolwich Seniors Association**

Located in the Woolwich Memorial Centre

24 Snyder Ave South, Elmira **519-669-5044**

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# Strategies for Generating Retirement Income

provided by Edward Jones

A key element of planning for your retirement is making sure that you'll have sufficient income after you retire. A portion of that may come from reliable sources like a pension plan, government benefits, annuities and perhaps part-time employment. But after that, you may be counting on your personal retirement savings.

Most people need to withdraw some money from their portfolio, so having the right mix of investments to generate sufficient income and growth is important. You also might want to consider consolidating your accounts. It can help you gain a clearer picture of your retirement savings and the withdrawal amounts that may be needed from both your registered and non-registered accounts.

The amount you withdraw from your portfolio can depend on factors such as your age, risk tolerance, how your money is invested and the

desire to leave a legacy. Everyone's situation is different, but retirement can last 20 years or more, so an initial withdrawal rate of 4% can be a good place to start. A moderate withdrawal rate allows you to be more flexible because your income needs may rise and fall.

Regarding the make-up of your portfolio, it should provide you with an appropriate amount of income. This can come from Guaranteed Investment Certificates (GICs) and individual bonds, which can help provide a predictable flow of income. Some people decide to invest only in GICs because they provide income with less risk. But remember that GICs alone likely won't provide a return that can keep pace with inflation. As for stocks and mutual funds, you should look for those with a history of paying dividends and increasing them over time – though keep in mind that dividends can be increased, decreased or totally eliminated at any point without notice.

Although equities possess more risk relative to bonds, their growth potential can help protect against inflation. To help reduce risk, consider buying quality that you can hold for the long term – and don't overlook the importance of diversifying your investments. While diversification does not guarantee a profit or protect against loss, it has proven over time to be an effective investment strategy.

Life annuities and Guaranteed Minimum Withdrawal Benefit plans\* may be another option for some of your retirement income. With these options, which can be customized to meet your retirement needs, you would essentially entrust money to an insurance company in exchange for a guaranteed income stream that will last your lifetime and pay for your necessary living expenses.

**Speak with your financial advisor to create a long-term strategy that can help meet your needs today and into the future.**

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*\* Insurance and annuities are offered by Edward Jones Insurance Agency (except in Quebec). In Quebec, insurance and annuities are offered by Edward Jones Insurance Agency (Quebec), Inc.*



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## Send us your jokes!

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

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# Ageing Well Across the Rural Townships

During February, we focus on important health causes such as the Heart and Stroke Foundation, which recognizes February as Heart Month, or the Canadian Cancer Society, which celebrates World Cancer Day on February 4th. There is no doubt that these are important causes and that maintaining a focus on our physical health is critical. However, the concept of maintaining good health stretches beyond our physical health. Best practice and research would suggest that maintaining health and ageing well depends on key components:

- **Physical health** – Maintaining a focus on our physical health can help to prevent further health decline. Seeking timely advice and support from physicians or other specialists is critical to keeping our physical health in check.
- **Mental health** – Mental health focuses on our emotional, psychological and social wellbeing. It affects how we deal with stress, how we interact with others and the choices that we make. No one is immune to facing challenges with their mental health. As individuals have concerns or face struggles, it is important to reach out to others for guidance and support. There are excellent counselling services across our townships that can provide support including Interfaith Counselling Centre, Woolwich Counselling Services and the Community Health Centre. Others may choose to contact their physician if they have concerns. A 24 hour hotline is available if you are experiencing a crisis and need to talk to someone immediately – Call Here 24/7 at 1-844-437-3247.
- **Nutrition** – Making good nutritional choices, while important, can sometimes be difficult due to cost, access to healthy food choices or if you are trying to prepare meals on your own or for one. Across the townships,

there are several options to help you to eat well, including attending one of our community dinners or accessing nutritional hot or frozen entrees through our Meals on Wheels program.

- **Exercise** – Best practice tells us that participating in three 45-minute sessions of exercise each week can improve strength and balance while minimizing the risk of falls, the leading cause of health decline in older adults. There are many options available including accessing our free gentle exercise programs at 13 locations across the townships, walking regularly or participating in activities at community centres.
- **Maintaining Social Connections** – While all the above components are critical, it has been determined the most important protective factor in helping people to age well is to maintain connections with others. A lack of social connections, or social isolation, has been directly linked to a negative impact on health. There are many opportunities to connect with others across the townships. Join an adult day program or take advantage of programs that are offered at community centres on a weekly basis, many which are offered for free. Don't know where to go? Register for our free seniors' information and active living fair on March 11 at Calvary United Church in St. Jacobs. This event will feature the Honorable Raymond Cho, Minister of Seniors and Accessibility, displays on local services, a workshop on roundabout safety and lunch! Space is limited. Please register in advance.

For information on these and other opportunities, please contact Community Care Concepts at 519-664-1900 or 1-855-664-1900.

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# Managing Pelvic Organ Prolapse

Provided by Carolyn Joseph, PT Pelvic Physiotherapist

Around a third of women will experience some degree of pelvic organ prolapse in their lifetime. A pelvic organ prolapse occurs when a pelvic organ (bladder, uterus or rectum) drops down or starts to bulge out. Sometimes more than one organ can prolapse at the same time. In the most mild cases, people have no symptoms and little to no impairment in daily function. In more severe cases, surgery will be needed to correct the prolapse.

Here are a few ways to best manage and/or avoid pelvic organ prolapse in order to put less strain on your pelvic floor muscles and pelvic organs:

- Do not hold your breath when lifting objects or when exerting yourself. Instead, gently exhale through the strenuous part of the lift/activity
- Use proper lifting mechanics - use your legs instead of your waist or back
- Avoid straining with bowel movements and manage constipation
- Strengthen your pelvic floor muscles by doing appropriate pelvic floor exercises
- Control coughing by getting treatment for a chronic cough
- Maintain a healthy weight and avoid smoking



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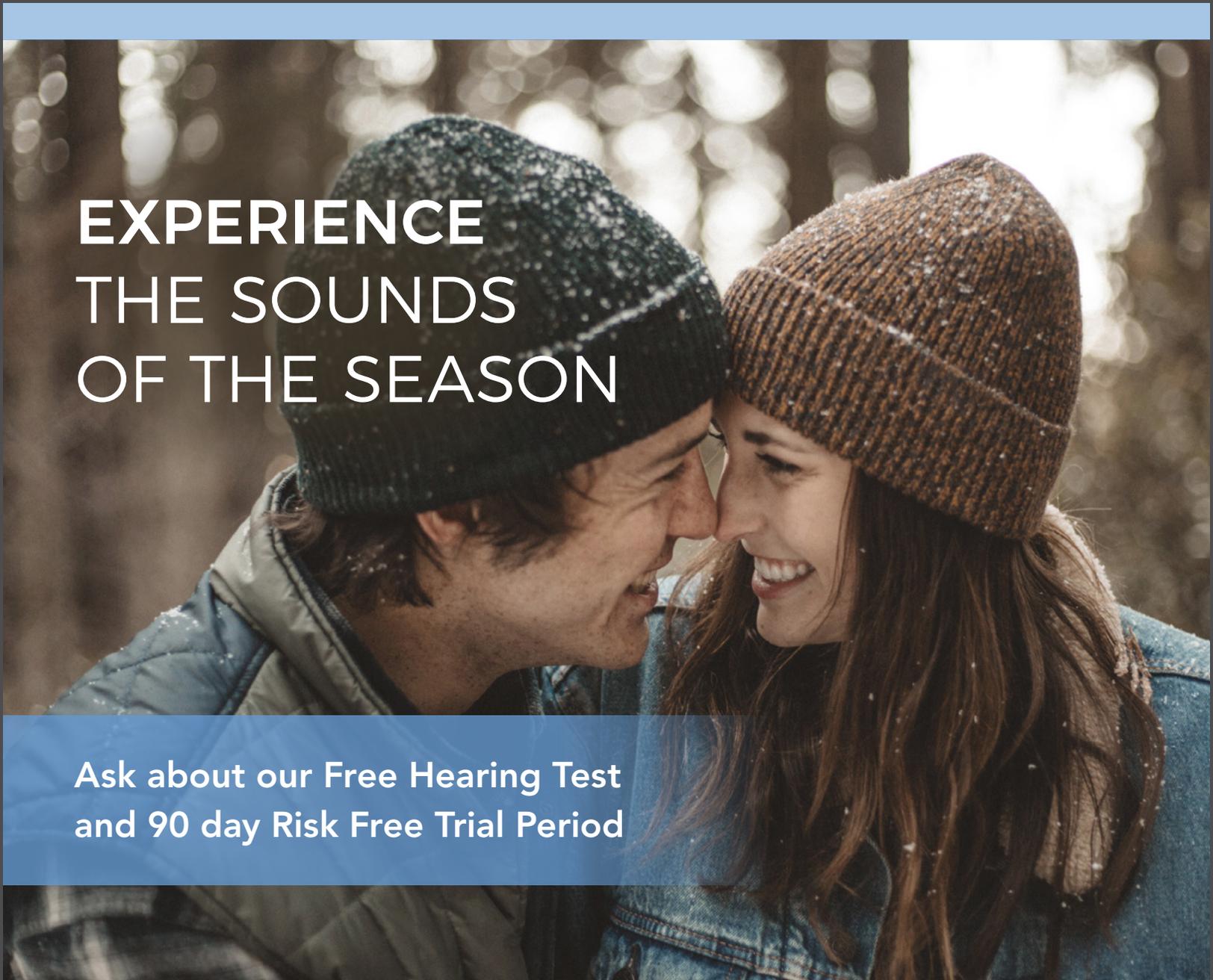
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