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

VOL 6 ISSUE 5 JANUARY 2024

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Feature Business of the Month



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

AGING WELL IN WOOLWICH

INFORMATION & ACTIVE LIVING FAIR



Wednesday February 7th, 2024

9am-2pm

Breslau Community Centre

(100 Andover Dr, Breslau ON)

You **MUST** register for this event by

January 7th, 2024

Please contact 519-664-1900/ 1-855-664-

1900 to RSVP

Special Guest Speakers:

Canadian Mental Health Association



Woolwich Counselling



Agenda:

Theme: Mental Health & Reducing Social Isolation

9– 9:15am	Opening Remarks
9:15– 9:45am	Speaker: CMHA
9:45-10:15am	Speaker: Woolwich Counselling
10:15-11am	Stretch Break/ Coffee/ Vendors
11am-11:20pm	SMART Exercise
11:20am– 12:20pm	Speaker: Community Health Panel
12:20-12:30pm	Door Prizes
12:30-1:15pm	Complementary Lunch
1:15-1:30pm	Closing Remarks & Door Prize Draws
1:30-2:00pm	Vendors

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.

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On The Cover

Members enjoying the activities at the Wilmot Active Living Centre pictured from back left:

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Left front: Elwood Toman, Gerry Toman, Katie Burton, Monica Snetsinger, Mance Lefebvre, Darlene Fleming, Sigrid Kuxdorf, Manfred Kuxdorf, Nel Beerepoot

See the full cover story on page 8.

Cover story & photos by:

Wilmot Active Living Centre



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Editorial Policy & Disclaimer:

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

Happy New Year! As the calendar turns to 2024, let's embrace the promise of new beginnings and the possibilities that lie ahead. Let's cherish every experience and celebrate the wisdom that comes with each day.

In this edition, we aim to bring you articles that inspire, inform, and entertain. From insightful features on health and wellness tips tailored to our age group to stories that celebrate the accomplishments and adventures of our fellow seniors, there's

something here for everyone. Be sure to check out your local Seniors Associations for all of the wonderful programs they offer within your Community to keep you engaged and active this winter season.

I encourage you to reach out to us, share your stories, thoughts, and experiences. Your contributions form the beating heart of our magazine, making it a true reflection of our community's vibrancy and enthusiasm.

Starting next month we will be sharing a 'must have/helpful' gadget for our readers. Please feel free to email or call me with your favourite gadget that has helped make life easier for you and that you would like to share with your fellow readers. My email is embracingchangeinfo@gmail.com or you can call me at 519-574-6428.

As we embark on this new year together, let's cherish the friendships we've built, embrace new beginnings, and continue to learn and grow. May this year be filled with joy, good health, and new adventures for each and every one of you.

Here's to a fantastic year ahead!

Warm regards,

Tara





Flashback Photo

*By Lara Carleton | Curator, Wellesley Township Heritage and Historical Society
Accession #2015-07-010, photo donated by Steven Hanon*

This photograph features people gathered at the Queen Street (now Queen's Bush Road) bridge in Wellesley. There is no date for the photograph, but it can be assumed that it is from the turn of the 20th century since the photographer, Charles Ottmann Jr, passed away in 1906.

He was the son of Charles Ottmann, Wellesley's harness-maker, who he worked for as a saddler. Avid in photography, he even had a studio located above his father's harness shop.

Cold Brew vs Hot Brew Coffee: Is There a Difference?

In the last decade cold brew coffee has become a popular staple at most coffee establishments. But what exactly is cold brew and how is it different from hot brew coffee?

One of the biggest differences between cold brew and hot brew coffee is the acidity level. The vast difference in acidity levels occurs during the extraction process and is caused by the temperature of the water. Hot brewed coffee is ideally brewed between 195F to 205F. As the hot water washes over the grounds, the proper water temperature both extracts and breaks down the compounds to bring out the delicious flavour of the coffee. Brewing at a higher temperature causes coffee to be incredibly bitter, whereas a temperature below 195F will lead to a sour tasting coffee. The proper temperature of water both extracts and dissolves all the components of the coffee to bring a full flavour.

With cold brew coffee, the extraction process takes much longer than with hot brewing. The cold water slows down the extraction process from the grounds, minimizing or eliminating certain components that require heat for extraction. One of those components is acidity, as heat is needed for the acids to be pulled from the grounds as well as oxidizing the acids that do get extracted. Cold water brewing leads to a much smoother, more refreshing drink that has up to 66% less acidity than hot brewed coffee.

The dramatic difference in taste between hot brew and cold brew coffee also explains the difference in taste between iced coffee and cold brew coffee. Iced coffee initially goes

through the hot water extraction process before cooling and becoming iced coffee. Once it is cold, the iced coffee still keeps the mild sweetness and crisp acidity of the hot brew, with hints of bitterness. Cold brew is a complimentary contrast to iced coffee, full of sweetness, with low acidity and almost no bitterness.

For those who struggle with acid reflux or have a GERD diagnosis, cold brew coffee is a life-saver in terms of coffee consumption. Due to the low acidity of cold brew coffee, it does not trigger a negative acid reflux response like hot brew coffee, allowing the consumer to enjoy their beverage without pain and regret.

Cold brew is also a much more versatile drink than hot brew due to the low acidity. Not only can it be added into an iced coffee or a hot coffee, it can also be turned into a latte, mixed into a cold brew cocktail with spirits, sugars, and other mixers, a cold brew soda, the list is endless. Here is a cold brew recipe to help warm you during these cold Canadian winters.

Canadian Coffee

- 1 ½ oz of preferred whiskey
- ¼ oz maple syrup
- 4oz heated cold brew coffee

In a mug, measure in whiskey, maple syrup, and coffee. Top with whipped cream and drizzle with maple syrup. Enjoy responsibly!

Cold brew coffee, along with hot brew and iced coffee, are all available at the Town Pantry in Town Square Pharmacy, New Hamburg.

Reading Suggestions for Care Partners of People Living with Dementia

2024 is upon us! Now is the perfect time to stay warm with some reading during these cold months! Your new year's resolution might be to take some time for yourself, learn something new about caregiving, or enjoy a book. If you're looking for a book about caring for someone living with dementia - we have suggestions!

Below is a list of books about effective care and communication. In these books, you will find techniques and tips for caring that might be helpful for both new and experienced caregivers.

***Thoughtful Dementia Care: Understanding the Dementia Experience* by Jennifer Ghent-Fuller**

This book is an easy-to-read and sensitive portrayal of the changing world of people with dementia and those who care for them. Jennifer Ghent-Fuller, a Canadian nurse and dementia educator wrote this book to share practical suggestions on how people with dementia view everyday situations. In this book, Ghent-Fuller explains the loss of different types of memory and other thinking processes and describes how that might affect activities of daily living. She also addresses grief and emotions in the context of caring for people living with dementia.

This book is grounded in real-life experiences, and the multitude of examples helps to solidify the lessons taught. This book is intentionally written in plain language to be understood by all.

***Learning to Speak Alzheimer's: A Groundbreaking Approach for Everyone Dealing with the Disease* by Joanne Koenig Coste**

This book offers practical tips for coping with and caring for a loved one living with dementia. This book grew out of her own experiences while watching for her husband. The focus point of this book is teaching care partners to view the world from the point of view of a person living with dementia.

This book is geared toward those in the early to middle stages of the disease.

***The 36-Hour Day: A Family Guide to Caring for People Who Have Alzheimer's Disease, Other Dementias and Memory Loss* by Nancy L. Mace and Peter V. Rabins**

Now in its 6th edition, this book is often referred to as the "gold standard" book for families caring for someone living with dementia. This book covers all aspects of care, including emotional

issues, financial details, and day-to-day coping with responsive behaviours. There is also information about long-term care in this book.

Written by experts with decades of experience caring for individuals with memory loss, Alzheimer's and other dementia, this book features everything from the causes of dementia to managing its early stages to advice on caring for those in later stages of the disease.

***Creating Moments of Joy Along the Alzheimer's Journey: A Guide for Families and Caregivers* by Jolene Brackey**

Jolene Brackey hopes that care partners might focus on creating moments of joy with their loved ones. Even if they possibly might not remember what was said, the positive feelings will stay with them. This book contains practical advice, hope, encouragement, stories and, most importantly, humour.

***Activities to do with Your Parent who has Alzheimer's Dementia* by Judith A. Levy EdM OTR**

This book is rooted in family activities, self-care skills, mobility and socialization. The tasks from the book encourage success, boost self-esteem and offer opportunities for positive interactions.

Judith A. Levy worked for more than forty years as an occupational therapist specializing in adult rehabilitation. This book includes over fifty activities ideas with implementation suggestions, assessment forms to evaluate the success of the activities, care partner self-care ideas and many more helpful practical tips.

These books are an excellent resource for you, but others are available. You can find these books at your local library branch or most online retailers! The Region of Waterloo Library can help you find hard copies and electronic versions of these books.

At the Alzheimer Society Waterloo Wellington, we have a community bookshelf stocked with care partner resources. If you are interested or want more personalized recommendations, please call our First Link Care Navigator at 519-742-8518 ext. 2090. They are a breath of knowledge and can recommend books off our shelves or education seminars to help you along the dementia journey.



Dental Care for Low-Income Seniors: The Ins and Outs of the Ontario Seniors Dental Program

Kelly Durst, IRDH

Owner / Operator: Health First Dental Hygiene

We are all aware that dental care is expensive. Unfortunately, it's become a "luxury" for some due to price. In this article, we'd like to bring your attention to the Ontario Government's Seniors Dental Program.

Let's begin by explaining the Ontario Seniors Dental Care Program (OSDCP). It is a government run program which provides routine dental treatment for low-income individuals, 65 years and older. Treatments this program provides are:

- ✦ Check-ups, cleanings (scaling), polishing, fluoride
- ✦ Repairing of cavities and broken teeth
- ✦ X-rays
- ✦ Removal of problematic teeth
- ✦ Treatments for infection and pain
- ✦ Treatments for gum disease
- ✦ Anesthesia
- ✦ Dentures (partial coverage)

Once enrolled, the coverage period is for up to one year. The coverage expires on July 31st every year, no matter at what time of year you applied. Once you are enrolled in the program, you are generally re-enrolled for subsequent years, without needing to reapply. If you are no longer eligible, you will be contacted. To note, like any dental insurance, there is a yearly maximum allotment for what will be covered.

To be eligible for the OSDCP you must:

- Be 65 years or older
- Be a resident of Ontario
- Have an annual net income of \$22 200 or less for individuals or \$37 100 or less for a couple

(spouse or common-law partner)

- Have no other dental benefits including from private or government funded programs

How to Apply:

You will need:

- Your date of birth
- A valid Ontario address
- Your Social Insurance Number (SIN) or Temporary Taxation Number (TTN)
- No SIN requires your application to be Guaranteed by a Guarantor (your dentist or dental hygienist can do this for you)
- To have filed taxes last year
- Complete the application form or pick-up an application from your Public Health Unit

You can apply either Online or by mail to:

Ontario Seniors Dental Care Program
Station P, P.O. Box 159
Toronto, Ontario
M5S 2S7

Questions about the program can be directed to: 1-833-207-4435. It is important to note that the program administrators will only contact you by phone or mail and you will never receive an invoice.

If you do not qualify for the program but are finding routine dental care too expensive, you are encouraged to reach out to an Independent Dental Hygienist as their fees tend to be lower. Also, ask your dental office if they honour a Seniors Discount, as most will offer 10-15% off

References: Dental Care for Low-Income Seniors. Retrieved Dec 9, 2023 from: <https://www.ontario.ca/page/dental-care-low-income-seniors>



Finding Community and Connection at Wilmot's Active Living Centre

WRITTEN BY: WILMOT ACTIVE LIVING CENTRE

Maybe this is your story. You had a job to go to each workday. The job brought with it a sense of purpose. It was a place of social interaction, a place to connect with others, to have coffee and share ideas, or to trade stories about family.

Maybe you're an empty-nester. You gave your time and your attention to children that are now on their own, and maybe have children of their own.

That job or lifestyle is no longer a part of your life. What next? You're over 55 and feeling disconnected. How do you embrace this change while ensuring you are healthy and connected?

Thankfully, there are 300 Active Living Centres across Ontario for older adults. This includes the Township's Active Living Centre, a gathering place for adults ages 55+. The 2,100-square-foot facility is located at the Wilmot Recreation Complex at 1291 Nafziger Road at the corner of Highway 7/8.

BILLIARDS, LOUNGE AND LIBRARY

It features a billiards area, lounge area, gaming

area and a lending library while offering a variety of activities to help people over 55 live a healthy and active lifestyle. The space includes shared programming between the Township of Wilmot and Community Care Concepts of Woolwich, Wellesley and Wilmot.

"One of the key functions of the Active Living Centre is the importance of staying connected and active as part of preventative health care," said Cathy Harrington, Executive Director of Community Care Concepts.

GENTLE EXERCISE, BOOK CLUBS, COFFEE CLUBS

Programming at Wilmot's Active Living Centre is developed with input from its members. Current Program offerings include:

- ▶ SMART Gentle Exercise Programs (very popular)
- ▶ Billiards
- ▶ Book Clubs
- ▶ Cards and Games

- ▶ Coffee Club
- ▶ Crafts
- ▶ Crokinole
- ▶ Falls Prevention Course
- ▶ Garden Club
- ▶ Guest Speakers
- ▶ Music Bingo
- ▶ Recipe Swap
- ▶ Travel the World
- ▶ Tech-KNOW
- ▶ Specialty programs monthly.

“This is a place where people gather, exercise, play games, connect and have fun. There are great friendships that develop, and a true sense of community,” said Manny O’Krafka, Manager of Community Services.

Programming in Wilmot’s Active Living Centre is based upon participant feedback and participation numbers.

“We really appreciate the input from our members. It makes all the difference in the success of the programs,” said O’Krafka.

FREE MEMBERSHIP: JOIN NOW

Membership is free. Registration for membership cards is available at the Active Living Centre inside the Wilmot Recreation Complex on Nafziger Road. Call 519-634-9225, ext. 340, for more information.

Information about the programs and services offered in the Active Living Centre is posted on the Community Calendar and on the Active Living Centre webpage, both at wilmot.ca/activelivingcentre.

Printed calendars are available in the Active Living Centre and at the Customer Service desk at the Wilmot Recreation Complex.

Participant Mance Lefebvre joined the Wilmot Active Living Centre when programming reopened following the COVID-19 pandemic.

“It’s been a lifesaver. People are friendly. It feels like a social club as well. It’s very much a community and it’s a lot of fun.

“Since I joined the Active Living Centre, I have more energy and I sleep better. It’s great to get up, to get moving and to see everyone.”



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Fitness Classes at Woolwich Community Health Centre



A mix of in person and virtual fitness classes are available to you! All in-person fitness classes will take place at the Woolwich Community Health Centre at 10 Parkside Dr. in St. Jacobs. Online classes will be on Zoom, which you will receive a link for upon registration. Fitness classes are currently scheduled for January – March 2024 (March Break) and will continue from March 18th – the end of June 2024. Please contact Tariq at tabdulhadi@wchc.on.ca to receive fitness program updates for Spring 2024 (March – June).

To register for a fitness class, please visit our website at www.wchc.on.ca. If you are having difficulty registering online or have any questions, please email Tariq at tabdulhadi@wchc.on.ca or call 519-664-3794 ext. 222. If you wish to pay via cash/cheque, please address the cheque to Woolwich Community Health Centre and include, with the payment, a letter to indicate your full name, which class you'd like to register for, and your contact information (for example: "John Doe, johndoe@abc.com, 123-456-7890, \$45.00 enclosed for Friday Body Fit, January – March 2024"). Please note that all registrations are non-refundable.

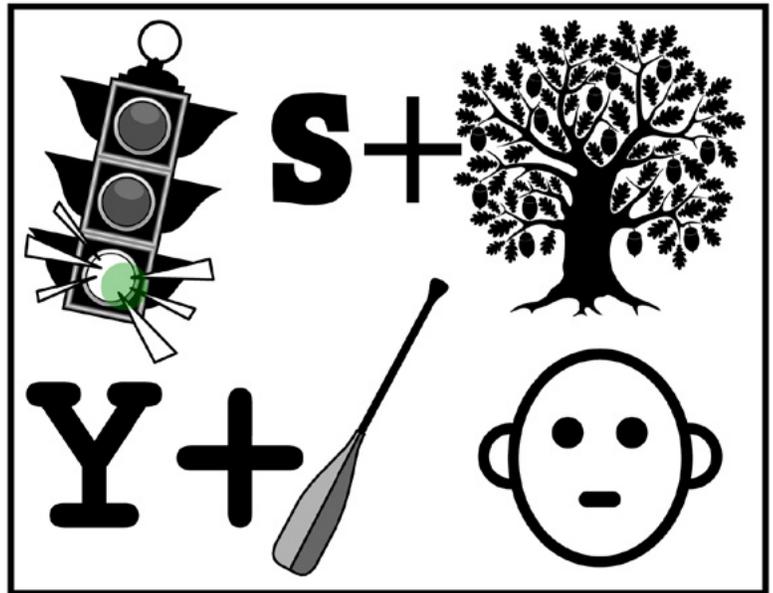
Fundamental Fitness (Zoom) – Instructor Christina		
Weight focused movements with some cardiovascular elements to keep us healthy and happy in day-to-day life. Hand weights, a chair and running shoes are all the equipment needed. Lots of variations available!		
Tuesdays 9:00 – 10:00 AM	January 9 th – March 4 th March 19 th – June 25 th	9 classes for \$45 15 classes for \$75
Better Bones (in person) – Instructor: Liz		
For those who have osteoporosis or would like to reduce the risk of developing osteoporosis. Suggested equipment: weights or alternative, exercise band, small ball		
Tuesdays 9:00 – 10:00 AM	January 9 th – March 4 th March 19 th – June 25 th	9 classes for \$45 15 classes for \$75
Fridays 10:15 – 11:15 AM	January 12 th – March 8 th March 22 nd – June 28 th	9 classes for \$45 14 classes for \$70
Building Strength & Balance (in person)- Instructor: Liz		
For those wanting to improve balance and strength. Great for those with mild neurological conditions.		
Tuesdays 10:15 – 11:15 AM	January 9 th – March 4 th March 19 th – June 25 th	9 classes for \$45 15 classes for \$75
Yoga (in person and Zoom)- Instructor: Rasha		
Practice of being with whatever arises moment to moment, coordinating breath, movement, and concentration. A multilevel yoga practice that incorporates flow sequence, focusing on alignment, balance, flexibility, and breathing. This class is suitable for everyone as many variations are modifications are provided.		
Tuesdays (Zoom) 7:00 – 8:00 PM	January 9 th – March 4 th March 19 th – June 25 th	9 classes for \$72 15 classes for \$120
Thursdays (In person) 6:45 – 7:45 PM	January 11 th – March 6 th March 21 st – June 27 th	9 classes for \$72 15 classes for \$120
Strength Training (in person)- Instructor: Melanie		
As we age, we naturally lose muscle mass, so it is important to practise strength training to maintain, if not increase, muscle mass. Strength/resistance training helps to build bone density, protect joints from injury, contributes to better balance and ability to do daily activities, not to mention burning calories and keeping our bodies lean. This class will teach basic foundational strength exercises with a focus on repetition, proper form, and encouragement to gradually lift heavier weights than you may be used to.		
Wednesdays 9:30 – 10:30 AM	January 10 th – March 5 th March 20 th – June 26 th	9 classes for \$45 15 classes for \$75
Body Fit (in person) – Instructor: Liz		
Cardiovascular, muscular strength & endurance, plus flexibility and core work.		
Fridays 9:00 – 10:00 AM	January 12 th – March 8 th March 22 nd – June 28 th	9 classes for \$45 14 classes for \$70

January Puzzles!



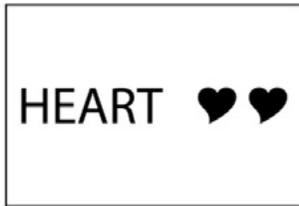
Concentration Puzzle

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

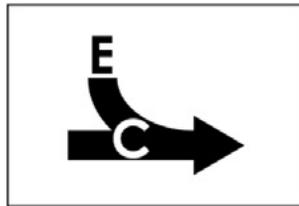


Wacky Wordies #15

Each puzzle is a visual representation of a common word or phrase. Can you decipher them?



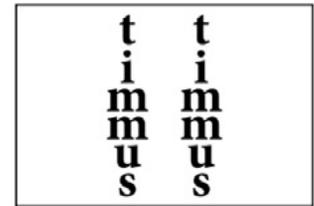
1. _____



2. _____



3. _____



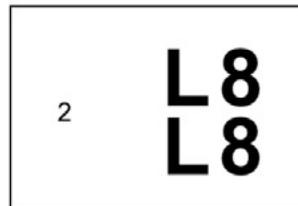
4. _____



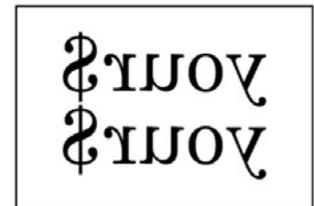
5. _____



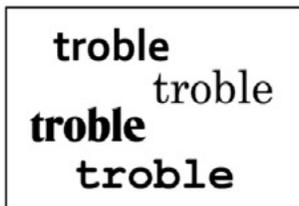
6. _____



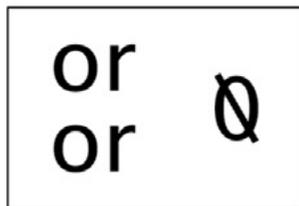
7. _____



8. _____



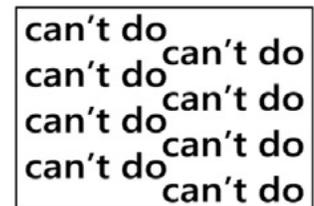
9. _____



10. _____



11. _____



12. _____

Laughing Matters!



Spot the Difference

Can you find 10 differences?



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
- Martin’s Guardian Pharmacy (outside magazine stand)
- 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)
- Harvest Moon St. Jacob’s

Solutions

Concentration Puzzle:
Go soak your head

Wacky Wordies #15

1. Heart to heart
2. Emergency (E merge in C)
3. Blanket
4. To sum it up
5. Strong undertow
6. Cabin fever
7. Too little too late
8. Double your money
9. Keeping you out of trouble
10. Double or nothing
11. One step forward, two steps back
12. No can do



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Ask the Expert: Mercedes Kay Gold

CNP, CPT and Published Writer

@Mercedeskaygoldfitness



I am a 76-year-old woman and nervous because I don't eat a lot of meat. Do I need to take protein powder?

- Sent by C.B. Baden

Protein is one of three essential macros in the diet at any age, and it's found in every cell throughout the body. Ageing leads to sarcopenia or loss of muscle. Since nearly half of all protein is found in muscle, it's imperative to eat an adequate amount daily. Muscle is essential for maintaining strength, balance and ultimately independence.

The recommended range of required protein daily for seniors varies expert to expert. Most often you will hear a healthy diet includes consuming between .8g and 1.2g of protein per kg of body weight daily, but some health experts recommend as high as 2.0g/kg. For the average Canadian woman weighing 155lbs or 70.1kg, that amounts to 140.2 grams of protein and the average man weighing 187lbs or 84.6kg the requirement is 169.2 grams of protein daily. How much do you consume? A large portion of chicken breast (6oz or 170g) contains almost 40 grams of protein. The average sized hardboiled egg just 6g and a tablespoon of nut butter a mere 4g. Yes, plants contain protein, too. There is 3g of protein in a cup of Brussel sprouts, 18g in lentils and basmati rice just 4g. After some quick mental math, do you feel you are hitting the recommended target? This is a considerable amount of protein.

As a holistic nutritionist, I advocate following the lifestyle tips from centenarians or those who have lived to at least 100 years old. These 'blue-zones' or areas in the world with the most centenarians tend to limit their consumption of meat to twice weekly, and the portion is no bigger than a deck of cards. Dr. Leslie Lytle recommends .8g of protein for every kilogram

of body weight over the age of 19 whether male or female. The focal point of the protein is beans or tofu. There is a small amount of protein in nuts, seeds and cheese as well, but due to high calories, limiting intake is necessary to maintain a healthy weight. Keep in mind plants contain protein. However, to obtain all the amino acids, you must eat a wide variety of plants to prevent deficiencies. This can be challenging due to a loss of appetite that can accompany ageing as well as medications and weight-loss goals.

Eating smaller portions of protein more often may be helpful. To ensure protein needs are met, add one scoop of a high-quality plant-based protein powder or grass-fed Australian whey protein powder to milk, water or a plant-based alternative. For those physically active, I recommend mixing the scoop of protein with unsweetened coconut water. Coconut water replenishes electrolytes naturally. Boosting protein intake with a mug of bone broth or a scoop of collagen mixed with water, is an option as well.

Feel free to send me your questions, comments or concerns to mercedeskaygoldfitness@gmail.com @mercedeskaygoldfitness

Always consult your MD, ND or health practitioner before making changes to your protocol.

References:

<https://www.ncbi.nlm.nih.gov/PMC4924200/#>

https://acl.gov/sites/default/files/nutrition/Nutrition-Needs_Protein_FINAL-2.18.20_508.pdf

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If I'm Right, is Everyone Else Wrong?

Rev. Robert Rumball

I met Reverend Bob and was immediately impressed by his no-nonsense direct manner of speaking – an ordained church minister playing professional football.

He discovered that the deaf were suffering. His son, Derek Rumball, saying, “Our deaf community was marginalized because of the language barriers they face every day.”

Bob created a powerful all-star network of sports celebrities and owners who opened doors to financial donors – leading to establishing the Bob Rumball Long Term Care Home for the Deaf.

Was he right and everybody else wrong? Yes, because the need found him. Telling me that sometimes you're the only one who can help at that moment.

Anna Kaljas

Another Order of Canada recipient was Anna Kaljas – often called the ‘Mother Teresa of Kitchener.’

She and her family fled the Russian army in WWII – ended up in Canada – becoming a nurse. Anna surely knew about tough times... especially when she was forced to eat horse meat to survive.

Anna's way, like Mother Teresa, ‘spoke to power’ through tough love when it came to defending the rights of those she cared for at her Kaljas Homes for Supportive Housing in Kitchener: helping the addicts, the mentally and the physically disabled, regain their self-respect.

I would ask her questions and her answers were very insightful – even if she mixed up my name with The Record's columnist Frank Etherington who brought her concerns to the public eye.

For example, her pet peeve was that the city had places for stray cats and dogs and not for displaced people. She cared for the ones who wouldn't follow official rules at government

institutions. But with Anna they knew her love was more than a “9-to-5” job. She told me, Frank, all I know is that they call me ‘mom’ and that's all.”

Was she right and everybody else wrong? Yes, because if the hopeless couldn't pay-it-forward, she would... for them.

Mother Teresa

Mother Teresa of Calcutta – now Saint Teresa – knew it was God's call for her early on. She and her Sisters became synonymous, worldwide, with serving the poorest of the poor.

This was captured in the book ‘Something Beautiful for God’ by Malcom Muggeridge. Some of her observations included:

“People of today do not think that the poor are like them as human beings... look down on them.” Yet, she showed them as beautiful, saying, “...they too are children of God.”

She also distanced herself from social service work saying, “I don't agree with the big way of doing things. To us what matters is an individual... every person is Christ to me.”

Was she right and everybody else wrong? As a “calling” it might have been wrong not to do so. She cared and provided for them. If not like their own mother, then like a real one.

So, if they were right, does that make the rest of us wrong. You tell me. Bob Rumball said you can never go wrong tomorrow for doing what's right today. Maybe, we can all be right.

“And the load
Doesn't weigh me down at all
He ain't heavy, he's my brother”

– **He Ain't Heavy... by the Hollies**

[Watch on YouTube](#)

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

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Dementia and the Capacity to Sign

Dementia, a progressive condition affecting memory, cognition, and decision-making abilities, prompts concerns regarding a person's legal capacity to understand, consent, and ultimately sign legal documents.

For a legal document to hold validity, the individual signing it must possess the mental capacity to understand its purpose, the implications of signing, and the nature of the agreement. However, dementia can vary widely in its impact on cognitive abilities, complicating the assessment of an individual's capacity.

As the condition progresses, the ability to manage finances and make personal care choices may diminish. If an individual has been diagnosed with dementia early enough that their capacity is not in question, it may be wise to ensure that they have a Power of Attorney for Property and Personal Care in place.

In cases where doubts about capacity exist, In Ontario, the Substitute Decisions Act provides a framework for substitute decision-making when an individual is deemed incapable of making specific decisions. When doubts arise about an individual's capacity to sign legal documents due to dementia or any other cognitive

impairment, a capacity assessment may be necessary.

Capacity assessments involve healthcare professionals, such as doctors or psychologists, who evaluate an individual's cognitive abilities. The assessment considers the person's understanding of the document, the implications of signing, and their ability to make decisions.

Ultimately, while dementia poses challenges regarding legal capacity, the goal in Ontario remains to balance autonomy with protective measures, promoting the well-being and rights of individuals affected by this condition. If you or a family member has been diagnosed with dementia it may be best to consult with a lawyer as early as possible.

Manuela Jimenez Bueno is an articling student working at GGFI Law 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.



Happy New Year!

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



TIM LOUIS

Member of Parliament, Kitchener-Conestoga

Have a cottage?

Make a plan to keep it in the family and transfer the property to the next generation

Many people assume that simply leaving the cottage to adult children in a will ensures they'll get to keep it. The trouble is that a second property like a cottage is taxed on death as if you had sold it. If your cottage has increased in value since you bought it, that could mean a huge capital gains tax bill. And, of course, the longer you've owned (and continue to own) your cottage, the more time it's had (and continues to have) to increase in value.

Maybe your estate will have sufficient assets to pay the tax – though this may mean selling investments when markets aren't at their best. If not, the inheritors will have to pay the tax themselves. If there aren't enough liquid assets available from the estate and/or from them, they may be forced to sell the cottage to pay the tax. That's likely not the result you want.

The good news is that putting straightforward strategies in place can help you manage the tax bill so your family can enjoy your cottage for generations to come.

Here are four ways to keep the cottage in your family:

1. Make adult children joint owners
2. Set up a personal trust
3. Buy permanent life insurance
4. Designate the cottage as your principal residence

STRATEGY 1: JOINT OWNERSHIP

Making adult children joint owners of the cottage allows you to deal with the capital gain now, before it gets any bigger, and then have a tax-free transfer on death.



Watching water lapping against the dock as the sun sets over the lake. Pouring a round of lemonade for laughing children on a hot summer afternoon. Sipping coffee on a deck surrounded by chirping birds and rustling tree branches. Cottages are the setting for so many magical moments. That's why it's critical to make a plan to transfer the property to the next generation – so your children and grandchildren can keep the cottage in the family and continue making exquisite memories.

The legal structure is called “joint tenants with right of survivorship.” It makes children joint owners during your lifetime and, when any owner dies, the title to the cottage transfers directly to the survivors. You will have to pay tax on the portion of ownership that transfers – but, when structured appropriately, the other owners won't have to pay tax on your death. In addition, the cottage won't form part of your estate, which means it won't be subject to probate fees (where applicable).

It's important to consider whether you're comfortable giving up full ownership of the property, and to discuss with family members how decisions regarding the property will be made going forward – including decisions to repair, renovate or sell.

STRATEGY 2: PERSONAL TRUST

An inter-vivos trust, set up during your lifetime, keeps the management and control of the cottage in your hands, while the trust owns the cottage.

You'll pay tax on capital gains up to the point the

cottage transfers into the trust. However, future capital gains will be sheltered from tax for 21 years. There will be a deemed disposition of the cottage then (with any tax due), and every 21 years after that. As with joint ownership, assets in a trust aren't considered part of your estate or subject to probate fees.

There are costs associated with setting up and maintaining a trust, but there's also lots of room for customization and you can leave instructions related to the cottage that continue beyond your lifetime.

STRATEGY 3: LIFE INSURANCE

Instead of reducing capital gains tax, you can buy permanent life insurance to cover it. With a "joint last-to-die" policy, the death benefit goes tax-free to beneficiaries when the second parent dies – exactly when money is needed to pay the tax.

It's up to you whether you aim to match the projected tax as precisely as possible, or get additional coverage to cover other taxes and costs due on death. Some permanent life insurance policies even provide an opportunity for the death benefit to grow over time.

One challenge is that it gets more expensive to buy life insurance as you get older. You may want to ask adult children to pay the premiums, since they'll ultimately benefit from the policy.

STRATEGY 4: PRINCIPAL RESIDENCE

Let's say you have a condo in the city and a cottage in the country, and the cottage is rising in value at a much faster pace than the condo. You may be able to designate the cottage as your "principal residence" so it benefits from the principal residence exemption from capital gains tax when sold or when you die.

To be claimed as a principal residence, a property must generally be "ordinarily inhabited" by the taxpayer, his or her spouse/partner, former spouse/partner or child, and the Canada Revenue Agency has other rules as well. Also, you will have to pay tax up to the point the cottage becomes your principal residence.

That said, based on your specific situation, this can be an effective way to eliminate taxes due on the cottage on death – and you can use one of the other strategies to manage taxes due on your condo.

SKIP STONES, NOT PLANNING

Overall, cottage owners should think carefully about their wishes for the property. They should keep receipts for all repair and renovation expenses, which can reduce the capital gain on a cottage. And they should work with an advisor to build the cottage into their estate plan.

Do all of this to give children and grandchildren more than memories. With appropriate planning, they can keep enjoying wonderful times at your cottage well into the future.

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Setting Yourself Up for Success with New Year's Resolutions

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

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

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

- ✦ Start with small steps. Set goals that are within reach and that you can achieve. This will give you encouragement to keep going with them.
- ✦ Start with one main thing that you want to change. We can't change all of our habits in a short timeframe. If we try and achieve everything at once, it can be overwhelming with little success.
- ✦ Surround yourself with others that you can share your goals with. Moral support is a great encouragement to remain focused on our goals.
- ✦ Don't get frustrated with yourself or give up if you slip up. No one is perfect. Minor setbacks are a normal part of the process.

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very limited cost, that can help you achieve your new year's resolutions:

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

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



Dry Eye Syndrome

The tears produced by our body are extremely complex! There are three layers (mucin, water, and oil) which contain salts, glucose, proteins, metabolites, and electrolytes essential for maintaining the health of the surface of the eyes.

What Causes Dry Eye?

Dry eye syndrome (DES) is common condition where the eyes can feel sore, gritty, and irritated. It can develop because of several factors, such as age, genetics, environment, lifestyle, medications, and certain health conditions. Any of these may lead you to produce an insufficient quantity of tears, or to produce poor tear quality that is not able to lubricate and protect your eyes properly.

Dry Eye symptoms may develop because of...

Meibomian Gland Dysfunction

Meibomian gland dysfunction (MGD) is a chronic life-long condition which accounts for most cases of dry eye syndrome. It occurs when the tiny glands deep within the eyelids stop producing the proper

consistency of oils required to maintain tear quality and function. The tears we produce with each blink evaporate too quickly, resulting in dry eye symptoms and blurry vision.

Blepharitis

Blepharitis is inflammation of the eyelids, along the lid margin at the base of the eyelashes. This causes the lids to appear red and results in debris stuck to the eyelashes. Blepharitis can be the result of an overgrowth of bacteria or Demodex that live within and around the eyelids.

Sjogren's Syndrome

Sjogren's Syndrome is an autoimmune disease that can damage the lacrimal glands which produce the watery layer of the tear film. With an insufficient volume of tears, the surface of the eyes are persistently dry and irritated.

Thyroid disorder

The thyroid gland maintains the body's hormonal and metabolic balance. A malfunctioning thyroid gland alters the metabolism of the entire body — and your eyes are no exception. Both overactive and underactive thyroid conditions can result in dry eye symptoms.

Certain medications

A number of medications can lead to dry eye symptoms. These include:

- Diuretics
- Decongestants
- Antihistamines
- Anticholinergics
- Antidepressants
- Hormones and Hormone Replacement
- Antihypertensives
- Dermatological agents

Seasonal changes

Seasonal changes — particularly in the spring, summer, and fall— can create a high number of allergens in the air. Some people develop an autoimmune response to these allergens, often resulting in ocular inflammation and dry eye symptoms.

Indoor heating systems

Wintry weather may lead you to spend most of your time indoors, exposed to dry heat. This can evaporate your tears more quickly, leading to red, gritty eyes.

Reduced blinking when using digital devices

People tend to blink up to 66% less often when staring at a digital device! The blinks that are performed during computer work might only be partial — which is not as effective at keeping the eyes properly protected. Making a conscious effort to blink more often can reduce dryness and irritation.

Omega 3

Omega 3 fatty acids can improve the oil film that is produced by the meibomian glands in the eyelids. These fatty acids are essential for proper tear quality and to ease the stinging and scratchy irritation that often occurs with dry eyes. If your diet is low in Omega 3, you should consider adding more fatty fish to your diet or taking a high-quality supplement (2,000 mg triglyceride formula per day).

You do not have to suffer from dry eyes in silence! Your optometrist can conduct a full assessment and develop a custom treatment plan that is right for you.

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Millers Recycle, Repurpose Tip of the Month!

January is a good month to be "Out with the Old, In with the New" Now's the time to begin cleaning out your closets to make room for Santa's bounty. Share what you don't need anymore with the less fortunate.



Welcome to our store!

We opened in January 2023 as a General Store with an ever-changing inventory of local food items, household goods, and gifts.

New, artisan, homemade, vintage, upcycled, repurposed and thrift!

Come check out The Closet:
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Items are gently used, brand name and/or vintage clothing and accessories (*unless brand new tags are attached of course!*) All clothing and accessories are laundered and/or steamed

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519-896-3112 ext 300 | www.trinityvillage.com

Woolwich Seniors Association

24 Snyder Ave. Elmira
519-669-5044

TRANSIT

Kiwanis Transit

Serving Wilmot, Wellesley & Woolwich Townships
(519) 669-4533 or 1-800-461-1355

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Stonetown Travel Ltd.

210 Mill St. New Hamburg
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www.stonetowntravel.com

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Interested in advertising with us?

Over 1,500 issues each month, distributed throughout Wilmot, Wellesley & Woolwich Townships and available in full colour online!

Ad submissions are due the 10th of every month

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226-896-1042
newhamburg@arnoldhearing.ca

Aging Well In Wellesley

Information & Active Living Fair



FREE EVENT!

**Wednesday March 13, 2024
9 am - 2 pm**

**Guest Speakers
Displays
Lunch Included
Door Prizes**

**Wellesley Township Recreation Centre
Corner of Hutchinson and Queens Bush Road**

You must register for this event

Please contact
1-855-664-1900 or 519-664-1900 to RSVP

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

Happy New Year

START THE NEW YEAR WITH A
NEW HOME!!



Make this your year to find your dream home. Call me today for a **FREE** Market Evaluation of your home and/or property or to sit down and discuss your **REAL ESTATE NEEDS**. I have loved helping people for over 18 years! Let me put my **KNOWLEDGE** and **EXPERIENCE** to work for you!

Working with **Buyers** and **Sellers** throughout **Waterloo Region, Perth** and **Oxford Counties!!**

Whether you're looking to **BUY** or **SELL**, I am here to help guide and assist you to ensure the process is seamless!



Alison Willsey

WISHING YOU A
Happy New Year!



Real Estate Broker

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

Direct: 519-275-4900
Office: 519-662-4900
willseyalison@gmail.com
www.willseyrealestate.com



PHARMASAVE

Home Health Care

Town Square Pharmacy

100 Mill St, New Hamburg P. 519.662.9995 F. 519.662.9984

Front Store • Cosmetics • Cards & Gifts • Vitamins & Supplements • Special Orders • Mail & Receiving Parcels • Processing Postal Transactions

Pharmacy Services • Phone, Online & Mobile • Medication Sync • Compliance Packaging • Injection Administration • Specialty Compounding

Post Mastectomy Products • Certified Fitters for Compression, Lymphedema & Post Mastectomy

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- Compliance Packaging
- Injection Administration
- Specialty Compounding

Front Store

- Cosmetics
- Cards and Gifts
- Vitamins and Supplements
- Special Orders



It's easy to transfer your prescriptions here!



Town Pantry Health Food Store

- Weekly Fresh Bread
- Bulk and Natural Food Items
- Natural Personal Care and Household Cleaners
- Natural Supplements and Vitamins
- Keto and Specialty Snacks
- Sports Nutrition

Juice Bar

- Green and Vegetable Juices
- Protein Smoothies
- Fruit Smoothies

Buy 9 smoothies or juices get the 10th FREE*

*Any juice on menu free, additions subject to charge.

100 Mill Street, Unit D, New Hamburg, Ontario
519-662-9995 | townpantryhealthfoodstore.ca

PHARMASAVE

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Breslau Commons Pharmacy

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P. 226.243.5200 F. 226.646.7847

Pharmacy Services

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- Online Prescription Refills
- Natural Health & Wellness Products
- Free Transfers, Medication Alignment, Reviews, and Disposal
- Wednesdays Seniors Save 15%

Hours: Mon-Fri 9-6 Sat 9-3



It's easy to transfer your prescriptions here!