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VOL 4 ISSUE 7 MARCH 2022

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Feature Business of the Month



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



HEALTHY HEARING FOR LIFE

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On The Cover

The Community Garden for Wellness program started in 2021. Find the full story on page 8.

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Woolwich Community Health 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

Welcome spring!

Oh, spring you could not come soon enough! The older I get the more I look forward to the longer, brighter warmer days! This year we get to welcome the first day of spring on Sunday, March 13. Don't forget to move your clocks ahead 1 hour as well!

March is Fraud Prevention Month, and unfortunately The COVID-19 pandemic continues to provide scammers with opportunities to take advantage of us.

Here are some types of scams you should be wary of during these uncertain times.

- Buying & selling scams
- Financial scams
- Email & text messaging scams
- Online scams

Be sure to check out the article on page 13 on ways to prevent you from becoming a victim of fraud. During March we also recognize Nutrition month, Community Care Concepts has provided a great article on page 7 on ways to help you maintain a healthy diet.

Self Care Tip ~ Nourish Yourself

What you eat plays such a huge role in how you feel, but eating healthy isn't always the easiest proposition. If you start small by limiting your indulgences to only a few times a week you'll start noticing the change in how you feel. Another way to improve your eating habits is to start meal prepping on the weekends and make sure you always have healthy and nutritious snacks on hand whenever hunger strikes. I have started doing this myself and can attest that it does work!

Self-care doesn't have to be huge life-changing things that require a lot of time, effort or money. Instead, prioritize simple tasks that help you find inspiration, recharge energy, relieve stress and nurture your mind, body and soul.

Wishing you a bright, warm, and beautiful Spring!

Tara



PART I - FLASHBACK PHOTO

Fire Protection in Wellesley Village

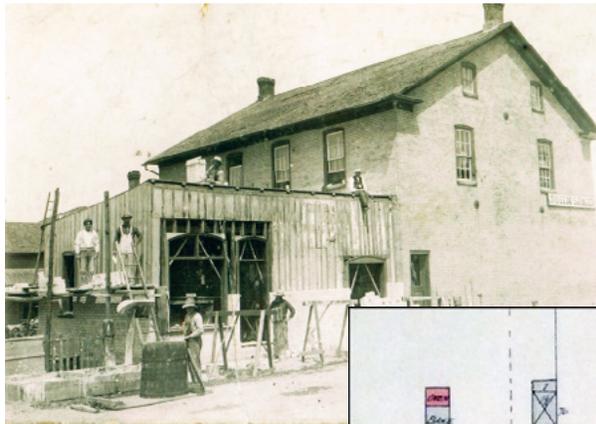
NANCY MAITLAND, WELLESLEY TOWNSHIP HERITAGE AND HISTORICAL SOCIETY

The earliest reference to fire prevention we have for the village of Wellesley is the 1894 fire insurance map by Charles E. Goad, civil engineer.* His company produced thousands of maps of cities, towns, and villages across Canada. These were leased to insurance companies to determine fire insurance rates. The buildings were drawn to scale and colour coded according to building material. This helped insurance companies calculate the risk of fire. For instance, a village in which most of the buildings were made of wood represented more risk of fire than a village of mixed construction materials.

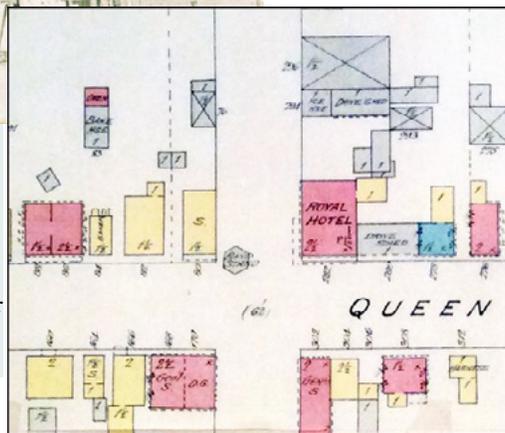
There are a few puzzling errors or omissions on Wellesley's map. Most notably, the current Henry Street is not named, and the current Maple Leaf Street is named Henry Street. There is also an intriguing drawing of a bandstand on the street at the corner of Queen Street and William Street (now Queen's Bush Road and Nafziger Road).

At the top of the Wellesley's map, it is noted that there were "no fire appliances" in the village, the water supply was the mill pond, and the population of the village was 700.

By-law 588 of the County of Waterloo created the village of Wellesley as a Police Village in 1908. This was an early form of municipal government where the finances or population of an area were not sufficient to permit the creation of a village. A



This photo shows construction of the shed behind the store at the corner of Queen Street and William Street. The shed likely replaced the barn behind Henry Zettel's store. The photo was taken after 1906 when John Spahr took over the store. (Accession #2020-08-021)



Wellesley Fire Insurance Map excerpt showing the bandstand at the corner of Queen Street and William Street. (Accession #2017-08-001)

Police Village had its own elected governing body of trustees, who could establish fire and safety regulations, erect streetlights and build sidewalks, but otherwise remained a part of the township from which it had been created.

It is through the minutes of the Police Village that we have been able to reconstruct the early history of fire protection in Wellesley.

In 1910 a "fire engine" and hose were purchased from Redpath and Evans of Omeme, a community west of Peterborough, for \$337.00 (about \$10,000 today). This was most likely a hand-drawn cart with a 40-gallon tank.

The Police Village minutes record that Henry Zettel was paid \$1.00/month for storing the fire engine in the barn behind his hardware store at the corner of Queen Street and William Street. The barn was in a good central location in the village. This remained the home of the fire engine until 1916.

William Dingwall, woollen mill worker was the first caretaker of the fire engine. He was paid \$5.00/year for his services (about \$140 today).

Next time, we'll write about further developments of fire protection in Wellesley into the 1920s.

If you have any information about fire protection in the township,

please call WTHHS member and volunteer, Debbie Kroetsch at 519-502-4673 or email us at info@wellesleyhistory.org.

*There has been controversy about copyright and use of the fire insurance maps. In 1993, the Ontario Archives, Library and Archives Canada and CGI, the successor of the Charles E. Goad Company, reached an agreement that restricted the use of maps that were less than 90 years old. Because the Wellesley map was created in 1894 it is out of copyright and may be used freely.

What to Take Away From the WHO's Report on Hearing Loss

Recently the World health organization released a report on hearing loss, which included some staggering numbers. The report shared that more than 466 million people – 6% of the world's population – are estimated to be living with hearing loss.

Those numbers seem to be steadily increasing, which emphasizes the importance of being aware of exposure to loud sounds (such as concerts and airplanes). This report also acts as a reminder to check your hearing regularly.

May is quickly approaching, and as the Better Hearing and Speech Month, we encourage all to consider their hearing abilities more closely. Hearing loss is often associated with advancing age, but this is not always the case and can affect people at any age. Booking a test with a hearing care practitioner (H.I.S.) is a key first step to total hearing health care.

TIPS TO COMBAT ISOLATION IN THE FACE OF COVID-19 IF YOU HAVE A HEARING LOSS

Having to socially distance and follow stay-at-home orders during the pandemic has led many to experience loneliness, feelings of isolation, and depression. For those with a hearing loss, these feelings may be all too familiar even long before the past year's crash course in viruses and pandemics.

Now, paired with masks muffling sound, poor video call connections, and limited

social interactions added to the daily difficulties, those with hearing loss are more at risk of social isolation than ever. To offer support here are a few tips to combat isolation during COVID.

RESTART OR FIND A HOBBY

Keeping mentally engaged is important, and hobbies certainly help with that – but there's a social aspect to hobbies, even the ones that are done independently. One can find and connect with like-minded communities online, and even in person once it's safe to do so. Everything from book clubs to baking to learning a new instrument can open up new social circles.

HEAR NEW PERSPECTIVES

Using your phone's speaker or Bluetooth connectivity through your hearing aids, consider listening to podcasts. The speakers on these platforms purposely speak as clearly as they can, so use this opportunity to listen to new stories, speakers, and standpoints.

SPEND SOME TIME OUTDOORS

Gardening, walking, light exercise like yoga or Pilates – these can all be enjoyed indoors. With the weather improving, there are so many benefits to soaking up some extra vitamin D. See your fellow outdoorsy neighbours from a distance while you're out-and-about – plus, if you have found a podcast you enjoy, you can listen on the go!





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Maintaining a Healthy Diet



During the month of March, as dieticians across Canada celebrate Nutrition Month, we hear a lot about the importance of maintaining a healthy diet, especially as we age. Eating well not only helps to keep our bodies functioning well, it also helps to repair our bodies and provides us with the necessary energy and nutrients that we need. Eating well also helps us to lower our risk, as well as manage, chronic health conditions.

While we recognize the importance of eating well, many seniors struggle with maintaining a healthy diet. For some, limited access to grocery shopping, particularly during the winter months, makes it difficult to access ingredients to prepare a healthy meal. For others, some medications may reduce their appetite. We also know that it can take a lot of energy and work to prepare a meal for 1 or 2. For many living on their own, eating alone is not enjoyable. Eating is a very social event that is best when it is shared.

While we cannot control all of these factors, there are options in your local community to support you in maintaining a healthy diet as well as to reduce some of the loneliness associated with eating alone. Community Care Concepts of Woolwich, Wellesley and Wilmot offers the Meals On Wheels program. Volunteers deliver a hot, nutritious meal at noon on weekdays throughout the Townships. A meal consists of a soup, salad, entrée and dessert. Special diets can be accommodated. Meals are currently prepared by Schmidtsville Restaurant. Individuals can call into our main office, provide a minimal amount of information and be set up to receive meals within 48 hours. Individuals can select the number of meals each week and can start or stop based on their schedules. Beyond the nutritional value, the visit by the volunteer

provides an important safety check and also a friendly source of social contact in a long day.

For those not wanting to commit to a noon delivery or those requiring meals for evenings or weekends, Community Care Concepts offers a wide assortment of nutritious frozen entrees, soups and desserts – all fresh food that has been frozen and can be heated in an oven or microwave. Frozen meals can be ordered through the main office and picked up or delivered.

While these options can ensure that seniors across the Townships are eating well, we recognize the importance of eating as a social event. Community Care Concepts is getting ready to reopen our popular community dining events across the Townships, as measures allow. This is a great opportunity to get out of the house, connect with others and enjoy a hot, healthy meal. Interested individuals must call the office at least 48 hours prior to the meal to register. Doors open at 11:30 am, with lunch served at noon. Sign up for one of our dining events today. Capacity is limited.

Maintaining a healthy diet is a key component of aging well. Contact Community Care Concept today at 519-664-1900 or 1-855-664-1900 for more information or to register.



COVER STORY

Community Garden for Wellness at Woolwich Community Health Centre

WCHC started the Community Garden for Wellness program in spring 2021. This began with a generous fund from the Government of Canada and the Community Foundations of Canada. The seed funding allowed us to start the community garden at 10 Parkside Dr. in St. Jacobs.

Gardening involves exercise. Watering plants, walking round the garden and bending over to plant seeds are all good exercise for seniors. Research being done on **community gardening have demonstrated many health benefits to seniors.** For example, plant care can be therapeutic for the body, mind, and soul of

seniors as well as increase your vegetable consumption habits.

The purpose of WCHC's community garden is to bring together community members in Woolwich and Wellesley to:

- ❁ Learn new skills in gardening and healthy eating topics through practical experience in the garden and workshops on different topics, such as making your own compost, planting perennials, vegetables, herbs and plants to attract pollinators in future, preparing your garden, planting in containers, or planting your seedlings, seed-saving, fruit growing, organic methods.-
- ❁ Increase physical activity through participation in the gardening tasks.
- ❁ Increase social interaction for individuals and families, and between generations and cultures, all participating in the same place.
- ❁ Improve mental health and well-being through having a place to relax and be in nature.



We hope that you will join us this spring to connect with others, participate in our gardening activities and workshops related to gardening activities, composting, seed saving, fruit growing, organic methods, etc.

Last year, we planted a variety of veggies (kale, bush beans, cucumbers, eggplants, small red peppers, etc.) and hosted workshops on the mental

health benefits of gardening and on complete plant based cooking. This year we will start our gardening with a work out workshop – “spring into Action- Get your body ready for spring” with Bernadette Vanspall, WCHC Physiotherapist

If you have a passion for gardening and want to volunteer and/or be on our gardening advisory group, e-mail Gebre gberihun@wchc.on.ca



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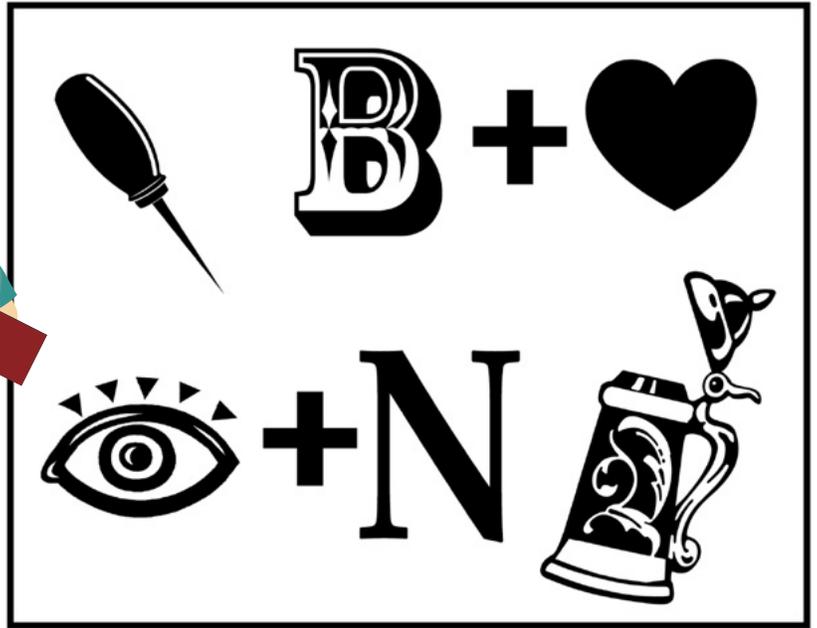
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March Puzzles!



Concentration Puzzle

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



Word Pyramid #5

Answer the clues to fill in the pyramid.



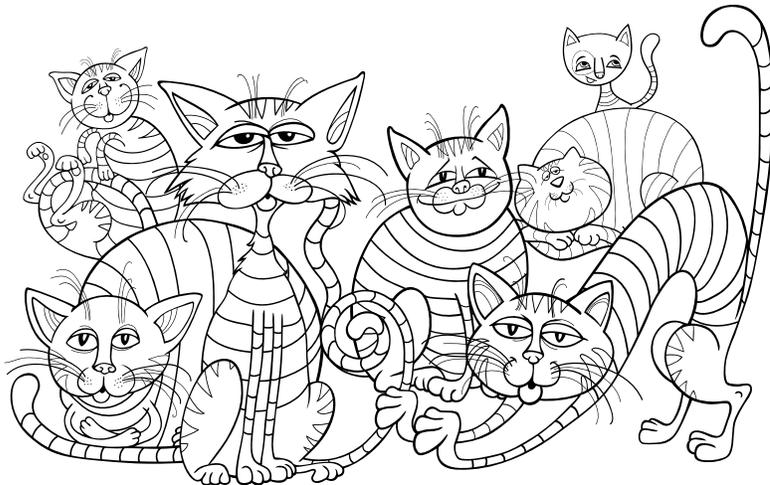
1. First letter _____
2. Father _____
3. Taxi _____
4. To be scared of _____
5. Jaws _____
6. Slow reptile _____
7. A fake painting _____
8. Slang for a lefty _____
9. Peter Jennings, for one _____

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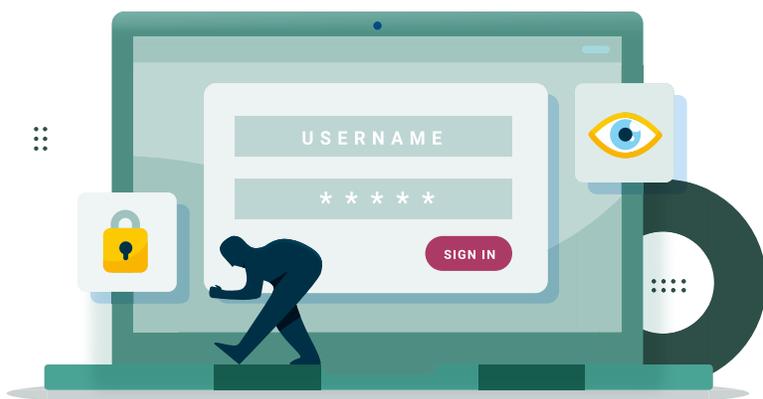
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FRAUD & SCAMS



In the world of fraud prevention and investigation, the two most used phrases are “buyer beware” and “you don’t get something for nothing”. Remember those phrases and repeat them to yourself whenever you receive any solicitation, particularly when it is by telephone. Don’t send any amount of money to someone you have never met until you actually receive what you have been promised. Also keep in mind when an offer is too good to be true, it probably is.

If you believe you have fallen victim to a scam, call and report the incident to your local police.

As a consumer, you must recognize both the risk and responsibility involved with each transaction you make. Whether you are dealing with a door-to-door salesperson, telephone solicitor, through the mail or online activities, you are taking a risk.

It is your responsibility to be alert, to be familiar with common frauds and scams, and to be well informed on tips that may prevent you from becoming a victim of fraud.

COVID-19 scams and frauds

As with any major event, criminals have found ways to exploit the COVID-19 pandemic to steal from Canadians.

How to protect yourself:

Beware of unsolicited calls, emails and texts requesting payment and/or offering medical advice, financial relief, or government assistance and compensation.

Remember:

- ✓ If you did not initiate contact, you don’t know who you are communicating to
- ✓ **Never** respond or click on suspicious links and attachments. Just by clicking on the link could open the door to malware and disclosure of your personal or financial information
- ✓ **Never** give out your personal or financial details
- ✓ Beware of phone calls and emails offering:
 - miracle cures, herbal remedies, vaccinations and faster testing
 - duct cleaning services or air filters to protect from COVID-19
 - deals direct from a pharmaceutical company
 - free medical products (e.g. masks) for a donation
- ✓ Make sure you have anti-virus software installed and keep your operating system up to date
- ✓ Contact your insurance provider to answer any health insurance questions

Refer to [Government of Canada COVID-19 health, financial and security resources](#)

Refer to [Financial Consumer Agency of Canada COVID-19 information](#)

Reference the latest health information from these legitimate sources:

- ✓ [Public Health Agency of Canada](#)
- ✓ [World Health Organization](#)

If you think you or someone you know has been a victim of fraud, please contact the [Canadian Anti-Fraud Centre](#) at 1-888-495-8501 or report online at Canadian Anti-fraude Centre. Also, report the matter to your local RCMP/police of jurisdiction detachment.

Learn about fraud by visiting the [Canadian Anti-Fraud Centre](#)

This information has been provided by the RCMP. For more information please see the Seniors Guidebook to Safety & Security at

www.rcmp.gc.ca

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)

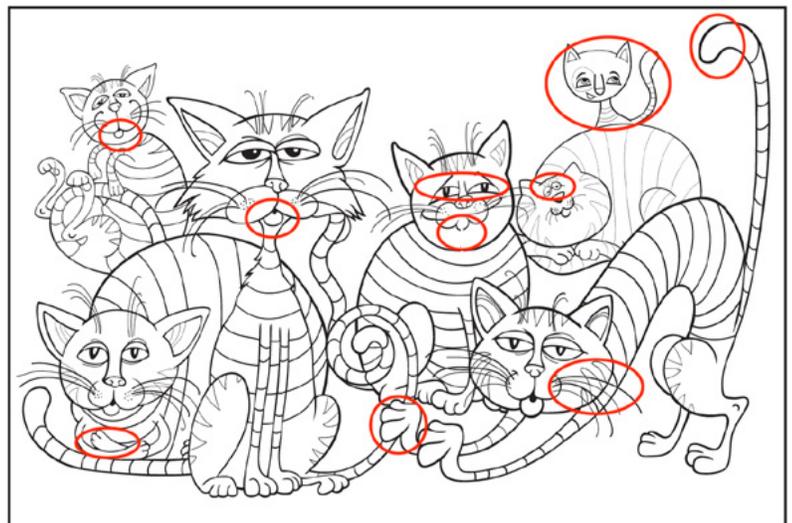
WOOLWICH TOWNSHIP:

- 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)

Concentration Puzzle: Albert Einstein

Solutions

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Ask the Doctor

with Dr. Nicole Didyk

When I was young my parents always said “Don’t go outside in the cold with wet hair and dress warm, or you will get a cold”.

I have heard medical experts say this is only a myth, colds can only be brought on by a virus. Through experience into my senior years I am still convinced the old saying is correct. What is your opinion?

I strongly believe you should almost always listen to your parents (as a mother of 4), but in this case, they had it wrong.

Going outside on a cold day with wet hair or clothing that’s too light may be uncomfortable but it won’t cause you to catch a cold. You’re correct that colds are brought on by viruses. Up to 50% of all colds are thought to be caused by rhinoviruses (there are over 100 varieties, or serotypes). Other viruses that can give you cold symptoms like runny or stuffy nose, red eyes, sneezing, mild fever, fatigue and a sore throat are coronaviruses (not usually as serious as COVID-19 variants), influenza viruses, respiratory syncytial viruses (RSV) and parainfluenza viruses.

We’ve all heard about how we can prevent virus transmission, and these strategies apply to common cold viruses as well: handwashing, avoiding those with symptoms, staying home if you’re sick and considering wearing a face mask to keep your droplets to yourself.

But did you know that regular exercise can reduce your risk of catching a cold? And being under stress or not sleeping well can increase the risk. Living in a cold climate doesn’t seem to make you more likely to catch a cold either – another myth busted!

If you do get a cold, the treatment is mostly pain relievers and antihistamines or decongestants to make you feel better.

Remember that antibiotics are ineffective against cold viruses! In 3 to 10 days, you’ll be back to your old self and can go outside in any type of gear you like!

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

If you have questions for Dr. Didyk, please email them to embracingchangeinfo@gmail.com.

You don’t need to give any identifying information.

Disclaimer:

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

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Online Safety for Seniors

Seniors are one of the fastest growing demographic of Internet users. When someone has been diagnosed with dementia, it is vital to help them keep their online identity safe. It is always important to stay vigilant. Below are some tips on how to live independently and safely online. It is important to always stay up-to-date with technology as it can be a great tool one can use to connect with the world.

Passwords

Passwords are the gatekeepers of all online Information. Just as you would always lock your door or car when leaving, you should also practice safe password habits.

What you can do:

- Ensure your password is a minimum of eight characters long, including special characters and both upper and lower case letters.
- Use sentences or phrases to make passwords harder to guess!
- Use different passwords for different accounts

What you should avoid:

- Using passwords with common information such as your birth year, last name or street name
- Using repeating numbers or simplistic phrases such as Password1111 or qwerty12345

Email

Email is a part of daily life and essential for both work and personal life, which makes it one of the highest risks for fraudulent content. If in doubt, contact friends and family directly via phone to ensure they have sent the email in question.

What you can do:

- Always check to ensure the emails you receive are from a trusted source
- Check for grammar and spelling mistakes - these are key indicators of fraudulent emails
- Delete or mark as spam if the email seems out of the ordinary or suspicious

What you should avoid:

- Do not click links from unknown senders
- Do not open attachments from unknown senders
- Never give out private information such credit card numbers or bank statements over email.

Websites

Websites are important tools for educating, informing, and entertainment but not all are created equal. Some web pages can save malicious cookies or temporary files to your computer, create pop-up spam, or impersonate other official companies/businesses.

What you can do:

- Use Google's Safe Browsing Site Checker to see if a particular URL holds any risks
- Web pages that start with https:// in their URL are secure while others with http:// are unsecured

What you should avoid:

- Do not visit any unfamiliar or suspiciously named websites - For example www.a892.com
- Do not submit any personal or private information to an unknown website
- Do not click on any pop-up browsers as they are traditionally spam

Reporting Fraud

If you believe you have provided personal or financial information to an unknown source it is imperative that you notify your bank, credit card company, and credit bureau to inform them of the breach and to prevent any further access to your financial information.

To report an incident or any suspicious activity to the authorities please contact your local police and the Canadian Anti-Fraud Centre at 1-888-495-8501 or <http://www.antifraudcentre-centreantifraude.ca/>

Learn more: https://alzheimer.ca/en/help-support/im-caring-person-living-dementia/ensuring-safety-security/online-safety#Caregiver_tips

Come Join Us Virtually this March!
Overview of Dementia

**Monday April 4,
from 1 pm to 2 pm**

This session will cover learning about dementia, adapting to changes in the brain, and living well with dementia. This session will be beneficiary to both people living with dementia and their care partners and can be attended by all.

Register over the phone by calling our offices: 519-836-7672 (Guelph Area) or 519-742-1422 (Kitchener Area).



The Life (and Legacy) of Brian

**“I have a friend I’ve never seen
He hides his head inside a dream”**

– Only Love Can Break Your Heart by Neil Young

Maybe I should start with how our friendship started back in the ‘70s, but to be current, I’ll talk about how it ended. Brian was an “anti-vax” and anti-masker” who believed in end-time conspiracy theories. Also, a survivalist, he had a healthy distrust of doctors and scientists.

There wasn’t much this well-regarded artist, and notable bodybuilder, couldn’t talk intelligently about. He was a lifelong friend and would help anyone who’d asked.

With mass vaccinations keeping COVID-19 at bay, I decided to reach out to him, but there was no response. Then after several weeks he called.

Uncharacteristically, he launched into a series of accusations complaining we didn’t respect his views on the virus or his ‘big brother-type’ beliefs... just humouring him. His conclusion? If we’re not on the same page, then why get together? Our overriding question to him? Was he really willing to lose relationships over it? Either way it didn’t matter... saying we’d always love him.

Shortly afterwards he was checked into the hospital complaining of unusual muscle pains – dying just days later. Tests taken showed he had suffered a brain embolism – with evidence of previously undetected strokes. Numerous studies have shown there are undeniable links between heart disease, stroke, and stress. My wife, a retired nurse, suggested that if Brian would have had regular health checkups this might have been diagnosed and treated.

I believe the virus didn’t cause his death but carrying the weight of COVID-19, preying on his mind, was a major stressor. By refusing to

wear a mask he found himself in the public eye – becoming frantically obsessed. As a very private person Brian would have suffered emotionally from the negative energy it generated against him.

Yet, as a society, when all this is effectively behind us, we’ll have to go back – relearning to live with a certain normalcy. To do so we must reconcile this within ourselves: loving our family, friends, and neighbours again. Honestly explaining that their relationship is valued, but their decision may not be our choice... no matter who is seemingly right or wrong. Agree to disagree. To paraphrase the great quote – there are three sides to every story: yours, mine, and the truth.

Hate doesn’t fit. Neither does being judgemental. It never works out right when I’m on the wrong track. So, remembering the millions who have suffered and died, let the healing begin!

In his heart, Brian came from a place of love, not hate. Everything he did was to build the world up, not tear it down. Perhaps, that’s not a bad epitaph.

Before he passed, my wife had a chance to talk with him on his bedside phone.

He said he wasn’t afraid to die. He considered his 75 years on earth as a good age to leave it... he was content. His last words, “After all, you know my views of this world... not so great.”

Judi wept.

**“Someone should call him and see
If he can come out**

Try to lose the down that he’s found”

– Only Love Can Break Your Heart by Neil Young

[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

Power of Attorney

It is important to ensure that you have a Power of Attorney (POA) for Property in the event that you are unable to manage your day-to-day finances, banking and assets. If you already have a POA for Property, it is highly recommended that you ensure that you carefully review it and consider whether the person that you have appointed is still appropriate and continues to be somebody that you trust. A POA for Property allows the Attorney to do almost anything that you could do personally, but its use is fraudulent if the person uses it contrary to your wishes. A misuse can result in dire financial consequences.

When selecting someone to act as your Attorney for property, you should carefully consider your choice of Attorney. You should also reflect on whether a close friend or family member is attempting to trick

or force you into making a decision that you would not otherwise want to do. To lower potential misuse of a POA you can keep the following in mind:

- 1) Consider appointing two or more Attorneys acting together who can hold each other accountable.
- 2) Ensure that you are open and candid with your lawyer when discussing the POA. You should provide information on the nature of your family dynamics and any concerns that you may have. This will allow your lawyer to provide guidance and advice in selecting an Attorney.

Above all, it is key that you pick a person that you trust and you feel confident will put your interests first. Careful consideration and planning can help to prevent the misuse of a POA and ensure that you have the assistance that you need in dealing with your finances in your time of need.

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



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BEING SAFE ON THE INTERNET

BY TINA MCFARLANE, ASSISTANT LIBRARY SUPERVISOR (BRANCH)
REGION OF WATERLOO LIBRARY, LINWOOD BRANCH

The internet is a great way to connect with family and friends. However, it can also be a place where scammers can take advantage of you. Here are a few simple rules to remember when you are online.

1. Never give out personal information online.

A common scam is an email that looks like it comes from a reliable source (such as your bank), asking you to click a link, or confirm your personal information. Rather than responding, call your branch/business directly to let them know.

2. Always use a strong password, ideally, something that you don't use somewhere else. Keep this information somewhere safe and offline.

3. Keep your computer updated. Companies like Microsoft, always provide updates, including ones for security.

4. Be careful with what you download and make sure that it's from a reliable source. Malicious software disguised as an app or game can have malware. Malware is software that can damage a computer's programs and security.

5. Be careful with what you post online and who you talk to.

Hackers and fake profiles can give you a false sense of security. Their goal is to get personal information that they can use for crimes like identity theft. Be as cautious online as you would be in real life.

6. Want to purchase something online? Make sure that you are doing it from a reliable site. If you're not sure, ask for help.

The goal to keep in mind is to use common sense, and if you're unsure about anything, ask.

The Region of Waterloo Library has several books that can offer advice on safe internet use. Here are just a few that are available:

- *Using the Internet for the Over 50s* by Greg Holden
- *The Facebook Guide for People Over 50* by Paul McFedries
- *Computers for Seniors for Dummies* by Nany Muir



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Which Retirement Home is Best For You?

A handy checklist.



Retirement homes come with many different amenities. Just like any other home, you want to find a retirement home where you are comfortable and satisfied. There are a number of questions (in the form of a checklist) you should consider when looking for a retirement home that will suit your needs and wants.

- Do you want to live in a residential area or a more urban location?
- How close do you want to be to family and friends?
- Do you want to be on a bus route?
- Do you want to be part of a particular cultural or language community?
- How much storage space do you need?
- Do you prefer a bathtub or walk-in shower?
- Are there other suite features which are important to you?
- Do you need any kind of assistance with the activities of daily life (e.g. grooming, bathing, dressing)?
- Are you able to visit your own doctor or do you need an in-home physician?
- Are you looking for staff and/or services in a particular language?
- Is there off-hours beverages and snacks?
- What is the reputation of the menu and what types of food and cuisine available?
- Is there outdoor space?
- Do you want an exercise space or program?
- Are there libraries, lounges or other activity rooms?

- Do you want transportation for your appointments?
- Do you need a parking space?
- What kind of group activities are you looking for?
- Do you want to go on planned group excursions?
- What monthly cost can you afford?

When you feel ready, book a tour, speak to the staff and residents, and ask as many questions as you need of your tour guide.

Be sure to observe staff members and residents interacting with one another. You want to live in a community that is full of friendly neighbours and helpful team members who want to get to know you and create meaningful relationships.

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- ✓ Warm, home-like atmosphere.
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- ✓ A kitchenette with fridge, sink, and cupboards
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- ✓ Cable TV outlet
- ✓ Telephone outlet
- ✓ Wall to wall carpeting

- ✓ Window that opens for fresh air
- ✓ Bedroom furniture consisting of bed, dresser, nightstand, table and one chair, or you can choose to bring your own furniture.

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Do you and your partner share the same vision for retirement?



You and your partner may agree on many key issues facing you at your current stage of life, such as your lifestyle and financial issues. But what if your visions for retirement differ?

It can be a challenge. After all, each of you has so many possibilities: You can pursue your hobbies, volunteer, continue your education — there's really no limit to the ways you can add meaning to your lives.

Communication is key - You probably know the importance of communication in any relationship — and this same skill is essential for agreeing on your shared retirement lifestyle.

So, to get on the same page, take the time to have an open discussion, following these suggestions:

Be open – Create and share a list of characteristics for your retirement vision. Some characteristics you may want to consider are the type of living arrangements, what kind of activities you want to do, whether or not you'll work and how close to friends and family you want to be.

Be specific – You and your partner may want many of the same things, but perhaps not to the same degree. For example, maybe you both want to travel – but one wants to drive around the country, while the other wants to visit foreign shores.

Be ready to share - Share your plans with others who have an interest in your decisions to help shape your final visions. Friends and family may have influence in what you choose to do.

Be ready to compromise – You and your partner have already travelled a long way together and probably have an interest in finding common ground — so, if you're each willing to move a little bit in the other's direction, you should be able to enjoy spending time together for many years to come.

Be prepared for more dialogue – The discussion of your shared retirement lifestyle should not be a

one-time event. As the years go by, you each may have new ideas about what you'd like to do. So, revisit the conversation every so often

Planning together is twice as fun. You and your partner have accomplished many goals together and have much in common. It can be advantageous to plan together, even if you don't want to commingle assets. There can be efficiencies (tax savings) now or in retirement. Talk to your advisor to help you determine a strategy to reach your shared retirement vision.

Please contact Mary Friesen at 519-578-4141 if you have any questions.

This article was written by Edward Jones for use by your local Edward Jones financial advisor.

Edward Jones

> edwardjones.ca



Life is for living. Let's partner for all of it.

Let's talk



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