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EMBRACING CHANGE

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

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Feature Business of the Month

Alison Willsey
BROKER

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



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When Wellesley-born Judy (Leis) Johnson became a nurse, she had no idea where her profession would take her. Her career for the next few decades would traverse a variety of nursing fields ending in that of a parish nurse. See page 8 for the full cover story.

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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

From May 10-16 we recognize National Nursing Week; and on May 19 we also celebrate Personal Support Worker (PSW) Day! The theme this year is “We Answer the Call”. This was developed by the Canadian Nurses Association to showcase the many roles that nurses play in a patient’s health-care journey. The pandemic brought to light the courage and commitment that nurses work under every day and show the important role that nurses play in our Community. I’d like to

challenge everyone this month to think about the importance of these demanding roles, and how you will personally give thanks towards these incredible helping hands.

On May 9 we will celebrate our Mothers. Mother’s Day will look a little different again this year as most of us will be at home, sheltering in place, trying to stay healthy and safe. Some of us may be trying to find safe ways to connect with Mothers and Grandmothers who might be on their own but still so eager to see or hear from their children and grandchildren. There are also those of us whose Mothers are no longer with us and we will be missing them dearly. However you may be celebrating this year be sure to find your own unique way of thanking all of the wonderful women that touch your life, and make it a little brighter.

Self-Care Tip ~ Listen to music

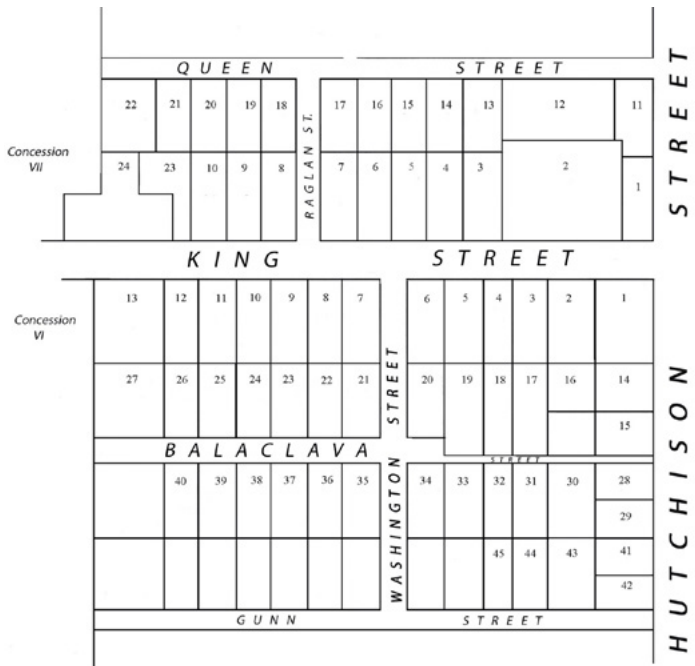
Music has been proven to provide benefits such as decreased anxiety, increased self-awareness, and overall mindfulness. Here are just a few things researchers are discovering about music:

- ♪ Music increases our dopamine levels – the “feel good” hormone.
- ♪ Music is intimately tied to our emotional memory. Ever have that feeling of being transported back in time when you hear a particular song?
- ♪ Music affects our breathing rate and heart rate. We listen to lullabies to sleep, and upbeat tunes to push us through that last set of exercise.

Happy Mother’s Day to all Moms, both here on earth and in heaven!

Tara

The Founding of Crosshill



Excerpt from Plan 616, made by Moses McFadden, PLS, September 1, 1862, for William Hastings, Esquire and Jane Hutchison, Executrix of the will of the late Hugh Hutchison. Redrawn from the original ©WTHHS 2021

The village of Crosshill was established around 1846 by William and David Hastings and Hugh Hutchison. The naming of the village is credited variously to three people - William Hastings, Hugh Hutchison, John Campbell, all from Crosshill, Ayrshire, Scotland. On arriving in the Galt area, these settlers were directed by Galt developer, Absalom Shade to travel to Crosshill, which he felt was similar Scotland.

Hugh Hutchison appears in the 1851 census - the husband of Jane (née Rennie) and the father of a one-year-old daughter, Elizabeth. They lived in a log house that also served as a tavern. A note added to the census reads:

“Town Hall built with logs 20 feet by 20 used at times as a place of worship.” This building stood where the Township Hall, now the Council Chamber stands.

Hutchison was an entrepreneur. By September 1855 he advertised lots for sale at Crosshill in the Stratford Beacon Herald:

“Lots for sale at Crosshill: Mechanics and capitalists ought not to miss this opportunity of profitable investment. In the village are a new township hall, one tavern, post office, one store, one wagon shop and a foundry is being erected and one tailor.”

Hutchison planned the survey and development of the village with his friend, William Hastings, who became known as the “Squire of the Township.” After Hugh’s untimely death in 1862 at the age of 38, Hastings wanted to honour his friend’s dream for the village and named the road that bisects the township Hutchison Street. In September 1862, Hutchison’s widow, Jane, and William Hastings commissioned the survey of the village A re-drawn excerpt from that map is seen on the left.

The street names are of particular interest: King and Queen Streets were obvious choices in many villages of the time. Washington Street was an unusual choice in Wellesley Township, but perhaps indicated sympathy with the United States which was in the middle of a civil war. The names Balaclava and Raglan relate to battles and people involved in the Crimean War, 1853 – 1856. Gunn was Jane Hutchison’s mother’s maiden name.

If you have any recollections or early photos of Crosshill, we’d love to hear from you. Please call WTHHS member Debbie Kroetsch at 519-502-4673 or by email at info@wellesleyhistory.org

Lack of Senior's Accommodation In and Around the Area

As a Realtor I help many clients of many ages in various stages of life. \I really love what I do. Over the last few years though I have noticed that my clients and other's clients who are entering into their retirement years are being faced with many challenges and tough decisions to be made. For some, they have planned for years to sell their matrimonial/family home once they were getting close to being ready for retirement so that they could downsize on space and use the equity they gained in their home to move forward into a smaller, low maintenance and overall, more manageable space. Many were counting on the money left over to fund their adventures throughout their retirement years.

The new reality of today's real estate market has left many people with disappointment and tough decisions to make as a result. It is a market where Seller's are selling high, however; the cost per square foot to downsize into more of an adult lifestyle home and or one-level living style home in many cases has surpassed that of a single-family dwelling in cost. Buyers are finding multiple offers to be commonplace, and it is difficult for many to compete when the prices are being driven up due to demand.

Many Retirees and Senior's are being forced into deciding to stay in their existing home instead of downsizing into something smaller and or moving into a retirement community, nursing home, or assisted living facility. This is sometimes referred to "age in place" "the ability to live in one's own home and community safely, independently, and comfortably, regardless of age, income, or ability level." This means more than the comforts of home – this helps maintain a sense of independence and ownership well into retirement for many. Some then borrow against their home to do improvements and renovations to accommodate the things that could happen in the future so that they can safely live and be comfortable and have more conveniences. This may involve renovating main floor space to include master bedroom suites with barrier free bathrooms, high toilets, grab bars near toilets and showers/tubs, benches in showers and sometimes wider doorways, ramps between levels, as well as install of chair lifts where necessary and in some cases elevators. Updates can be done to kitchens including custom kitchens with self close drawers, easy to clean countertops and cupboards, additional lighting as well as the addition of Non-slip tile and low pile carpet throughout that are easy to maintain

and clean. Cork floor coverings may also help to prevent slipping accidents while maintaining a level of comfort for the feet in a home.

Some clients have completed in-law suites and Granny flats in their homes that can allow family to move in with them to share the living cost and to assist with property maintenance while still making it possible for Retirees to remain in their homes and enjoy the freedom it has to offer while having peace of mind that family is there to assist when necessary. Again, making plans with trusted financial advisors and/or banking institutions and lenders to figure out how to finance these improvements in advance is beneficial especially since borrowing becomes more difficult and options are more limiting when one reaches this stage of life.

There are various organizations, companies and consultants within the Waterloo Region that are offering services that can guide and assist people with making these changes and improvements to their homes and can further assist with minimizing their lives and freeing their homes of items that no longer serve the purpose they once did.

What I am seeing now also is that many whom have decided to stay in their homes who have maybe not been able to or afford to make the changes to their homes or rental spaces to accommodate changes in their mobility and health are having great difficulty finding a place to go when their health has taken a turn, or they develop difficulty with their mobility suddenly and cannot live in the same space. Where do they go? Who can help? I have become so frustrated as so many come to me and are looking for rental options for senior's housing and retirement living that is affordable. Often, I find people don't know who to turn to and many people find that they are put on waiting lists throughout the Region until something becomes available. I don't believe that there is enough housing to accommodate the needs of these people in and around Waterloo Region. I believe that there are various groups within the community working hard to plan future projects to accommodate the needs of this growing group, however it just isn't happening fast enough. So, as a community we need to be patient and reach out to our local municipalities to voice our concerns and work together to plan a future that includes safe and affordable living options for our Senior and Adult lifestyle population. Together our voice can make a difference.



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May provides us with the opportunity to celebrate. It's the month that we celebrate nurses and personal support workers who have played such an important role in helping to keep many safe, healthy and living independently. It's also the month that we celebrate the influential role that mothers have played in our lives. There is no doubt that this year has created unique challenges in our ability to celebrate, and placed limits on our ability to interact with friends, family and our community. However, the arrival of longer days, warmer temperatures, blossoming gardens and increasing levels of sunshine associated with May remind of us of the joy, hope and opportunity that lays ahead.

While there is the potential for us to remain focused on the limitations, sacrifices and very real struggles that many have endured to keep ourselves, families and community safe, choosing to find joy and hope in the midst of challenging times is critical in helping to maintain a positive outlook as we move forward and in preserving our physical and mental health.

Here are a few tips that can help to create joy and hope in our daily lives:

- ❖ **Take care of your own health and practice self-care.** Focus on what you can control rather than what you can't. Make sure that you are eating well. Get plenty of exercise. Build opportunities for exercise into daily routines. The warmer weather provides the opportunity to get outside for a walk, while allowing you to maintain physical distancing. Take advantage of a walk around the block or on the many great trails our Townships have to offer.

- ❖ **Build time into your day for activities that you enjoy.** Try putting on your favourite music, focusing on a hobby, reading a good book or find a window with a view to take in the outside world.
- ❖ **Take time to get some fresh air** by opening your windows, sitting on your front porch or putting in the garden. The warmth of the sun have such a key impact on our outlook.
- ❖ **Continue to nurture and draw on your faith and spirituality** as a source of hope.
- ❖ **Maintain connections with others.** Keep in regular contact with family and friends, whether through physically distanced visits (as allowed), by phone or online. While there has been a temporary suspension of many in-person group activities that have provided opportunities for many to stay connected and active, there are a wide variety of free programs that you can take advantage of by phone or online to help you to stay connected with others.
- ❖ **Try limiting your exposure to news updates** to once or twice a day. Focus your attention on positive messages in the news.
- ❖ **Begin and end your day with hopeful and positive thoughts.**
- ❖ **Be kind to yourself and others.** Give yourself and others credit for doing the best that you or they can do on any given day!
- ❖ **Reach out and accept offers of help.** There are many individuals and services that are available, whether it be running errands, getting groceries, bringing a meal, helping you to get to where you need to go, helping around the house or for a phone call or visit. We all need help at some point in our lives. Reaching out is a sign of strength not weakness. **When things become too overwhelming and immediate support is needed call Here 24/7 at 1-844-437-3247.**

While choosing to find joy and hope will not take away struggles, it will help us to shift our focus to a more positive outlook during difficult times. For information, services and support contact Community Care Concepts at 519-664-1900, 519-662-9526 or 1-855-664-1900. We are here to help!

COVER STORY




Judy Johnson, Parish Nurse

WRITTEN BY
MARIE VOISIN

When Wellesley-born Judy (Leis) Johnson became a nurse, she had no idea where her profession would take her. Her career for the next few decades would traverse a variety of nursing fields ending in that of a parish nurse.

Judy grew up in a close-knit family where her parents took care of their elders. She enjoyed being with her grandparents not



realizing that working with seniors would be her final calling. She graduated from nursing in 1975 and moved to Regina for a hospital job. She worked in many departments in her initial years, but mainly in labour and delivery. While in Saskatchewan, she married and took time off work to raise four children.

When she returned from her time off, she chose to work in home care for the next 15 years and later, as a parish nurse. The Johnsons moved between British Columbia, Alberta and Saskatchewan and it was in Saskatchewan that Judy started to work as a parish nurse. All of her nursing experiences came into play in this role and she was able to spend more time individually with people. She loved working with people, especially with seniors. Her spirituality emerged in the care she gave.

Life changed again 11 years ago when her father, Harold Leis, passed away and her mother, Ruth, was trying to manage on her own. Judy knew it was time to go home to help her mother. She returned to this area and worked as a parish nurse at First United Church in Waterloo for a year.

Judy has since retired from nursing and misses the one-on-one relationships with people. Her family has taken precedence and she helps her children and 11 grandchildren as well as friends and neighbours. In addition, she mentors other parish nurses, is on the Tri-County Mennonite Board, has volunteered at The House of Friendship and was chair of the Canadian Association for Parish Nurse Ministry.

A Parish Nurse or Faith Community Nurse works in a parish and is a link between health and spirituality as an educator, resource liaison, health counsellor and organizer of volunteers. As such, Judy visited parishioners and heard their stories and brought hope to them. Often the seniors were on their own as their children lived far away and were busy with their own lives. Many seniors did not want to worry their children so they only told them what they wanted to hear. Judy helped the seniors with their loneliness assuring them they were not alone. Often the problems she encountered were small – all that was needed was to arrange transportation or make a regular phone call; or sometimes the problems were larger such as dealing with elder abuse or a health crisis. Judy was cognisant that care-givers also required emotional and physical assistance.

Judy has come to realize that the longer one lives, the more loss one experiences. Many seniors live with these losses plus new ones every day and by being allowed to share their stories, the burden lessens.

Wilmot Township does not have a strong network of parish nurses as it is often a hard sell to churches as a good investment. The mission of the parish nurse is to help the pastor and not take over; but unfortunately, the nurses' roles are regarded as a duplication of public health services and therefore not needed or are too costly. That being said, East Zorra Mennonite Church in Tavistock has had a parish nurse for over 20 years.

The message Judy imparts to seniors is to continue to believe and trust in God. Make each day count, accept challenges and changes, engage with others and speak up and tell your story. She suggests that as we enter the senior years, we need to remember that our stories will need telling. In addition, we should phone a lonely senior or do little things for him/her.



Judy's upbringing in a caring Christian home has enabled her to live her life the way she wanted: as a spiritual and practical nurse. Her life has become richer and in turn, she has been a gift to others.

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MAY PUZZLE

Mother's Day

Find the words in the grid. When you're done, the unused letters will spell out a hidden message. Pick them out from left to right, top to bottom. Words can go horizontally, vertically and diagonally in all directions.

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 S H U A A N S H U S B A N D
 D W S G C F O D R A S H M O
 L R I T H F W H N E I O L D
 E O B S A T E R M E T U T I
 T H V M D F E O E H I E E N
 M I I E I O H R E T R R R N
 A L L W H E M R A A S R F E
 Y T E U Q U O B C T S I F R
 O R V T E M E M O R I E S V
 E R A F G C H I L D R E N K
 R H R I W T E L E P H O N E
 Z V T G L N T V M E D I R P

Bouquet
 Card
 Care
 Children
 Daughter
 Dinner
 Family

Friends
 Gift
 Home
 Husband
 Love
 May
 Memories

Mother
 Pride
 Sister
 Telephone
 Travel
 Wife
 Wisdom

Laughing Matters!



May Fun Facts

May 3 1979:

Margaret Thatcher becomes the first woman elected prime minister of England

May 4 2012:

Royal Canadian Mint strikes last Canadian penny; later removed from circulation

May 9 1958:

Mattel's Barbie doll registered (invented in 1959) by Ruth Handler, co-founder of Mattel

May 14 1910:

Canada authorizes the issuing of silver dollar coins

May 22 1819:

The first bicycles, called "swift walkers", introduced in US in New York City

Can you spot the 10 differences?



Considering a Long-Term Care Home

Nurses and Personal Support Workers (PSWs) can be extremely beneficial during the journey through the dementia diagnosis. When a person living with dementia needs full time support, moving to a long-term care home (LTC) may be the next step for you and your family. Nurses, PSWs and support staff are here to help the transition be as smooth as possible. Once the decision to move to LTC has been made, one of the biggest benefits is the ability to give your full attention and emotional support to the person with dementia. The moving process can be stressful, we are available to help you through this.

Validating Emotions

As you consider care options, try to be flexible; keep in mind your needs, and the needs of the person living with dementia. If you decide to move to LTC, remember that moving someone you've been caring for can bring all kinds of emotions - like guilt, sadness, relief or even second thoughts. It does not mean your role as a caregiver is any less important. If you wish, you can now focus on staying connected to the person or even advocating for quality dementia care. Remember, support is available for you during this process.

On Moving Day

- Take care of the person with dementia. Comfort and validate all emotions they might be feeling. Take time to settle in.
- Take care of yourself - try to schedule the move over several days, and rely on your support network after the move to decompress
- Reach out to LTC Staff - they are there to make the move as smooth as possible. Share your knowledge on care with them - any information given can help transition. Remember this can be an ongoing process.

Finding a Home

1. Make a Wishlist:
Consider your priorities and expectations
2. Take a Tour:
Reach out to the staff to learn their tour policy during COVID-19 - they are here to help you.
3. Be Ready for the Move:
When a room becomes available, you will need to make a quick decision. Be prepared, sort out time off at work if needed, organize the logistics and pack anything you can beforehand.

We provide support to care partners who have a loved one living in a LTC home or in the community.

**Call us today at
519-742-1422.**

Alzheimer Society

WATERLOO WELLINGTON

Senior's Mental Health and COVID-19



Fear, stress and worry are normal in a crisis. The COVID -19 pandemic has resulted in many changes. Seniors are a group who have been highly affected by the pandemic both the precautions and the disease itself.

You might feel like you're no longer in control of things. It's normal to feel sad, stressed, confused, scared or worried. People react in different ways. Some common feelings include:

- ▶ A sense of being socially excluded or judged
- ▶ Concern about your children or grandchildren's education and well being
- ▶ Fear of getting sick with COVID-19 or making others sick
- ▶ Worry about losing your job, not being able to work or make ends meet on your pension
- ▶ Fear of being apart from loved ones due to isolation or physical distancing
- ▶ Helplessness, boredom, loneliness and depression due to isolation

Tips for taking care of yourself

Stay informed but take breaks from social media and the news

Get vaccinated – seniors are among the highest risk of catching and suffering the most severe consequences of the disease but vaccinations can significantly reduce both your chance of catching, passing on the disease and reducing the severity of symptoms if you do catch it.

- ♥ Stay engaged with your community
- ♥ Practice physical distancing but stay socially connected to friends and family through:
 - ♥ Emails
 - ♥ Phone calls
 - ♥ Video chats
 - ♥ Social media

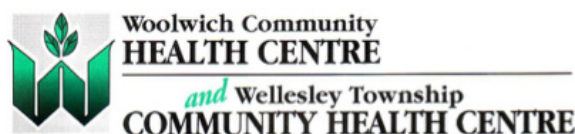
Practice mindfulness by:

- * Stretching
- * Meditating
- * Taking deep breaths
- * Try to:
 - * Eat healthy meals
 - * Exercise regularly
 - * Get plenty of sleep
 - * Follow safe food handling and cooking practices to keep you safe by killing the virus and lowering your risk of infection
 - * Think about how to use any unexpected flexibility in your daily routine
 - * Focus on the positive aspects of your life and things you can control.
 - * Be kind and compassionate to yourself and others
 - * If you can, limit your use of substances. If you do use substances practice safer use and good hygiene.

Events like COVID 19 can increase the risk of fraud and elder abuse. If you're experiencing elder abuse or neglect, seek help at a time and place that's safe for you. Visit the Canadian Network of the Prevention of Elder Abuse for more resources and advice www.cnpea.ca

If you need more help you can call:

- ▶ your primary health care provider
- ▶ A registered psychologist or mental health provider
- ▶ Local community or counselling agencies



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)

Solutions





Ask the Doctor

with Dr. Nicole Didyk

Friends have been telling me I should be drinking up to 9 glasses of water daily. I am a senior over 65; drinking that amount of water I would be up to the bathroom numerous times throughout the night. Is it necessary to consume that amount of water? What is your opinion on this?

Most of us have heard the adage that we “need” about 8 glasses of water per day for optimal health. It’s true that our bodies are made up of about 50% water and we need to be adequately hydrated to maintain normal function of our kidneys, brains, lungs, heart, and all other body systems. We lose water through normal body processes like urine, bowel movements, breathing and sweating, and most adults need about 1.7 litres of water intake per day to balance out those losses. That’s about seven 250 ml glasses of water per day.

Dehydration happens when there’s a loss of water and salt from body cells. It can cause dizziness, confusion, headache, fatigue and, if more severe, low blood pressure, high heart rate, dry mouth and eyes and dark urine.

Older adults are at higher risk for dehydration for a few reasons:

- Less muscle mass (muscle holds more water (70%) than fat (10-40%))
- Aging kidneys are less able to help the body hang on to fluid
- Medications that can deplete fluid are more commonly used by older adults
- Older adults get thirsty at a more dehydrated level than younger ones

Frail older adults, or those living with significant disability or in long-term care might have a hard time getting access to enough water or other fluids.

If you have a hard time getting enough water in during the day, consider drinking small amounts many times a day, consuming fluid-rich foods like soup, smoothies, or water-rich fruit, and keeping track of your fluid intake for a few days. You might find you’re taking in more water than you think!

References

<https://betterhealthwhileaging.net/qa-how-to-prevent-diagnose-treat-dehydration-aging-adults/>

Bialecka-Debek, A. (2018) The association between hydration status and cognitive function among free-living elderly volunteers. Aging Clin and Exp Research 31:695-703.

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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Do you have a joke, riddle or something just too funny not to share?
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 We thank all participants for their submissions, due to space restrictions only selected entries can be featured in each issue.



Approaching retirement?



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NEARING RETIREMENT?

What questions should you ask?

The recent market volatility has affected just about everybody's financial and investment situations – so, if you were planning to retire soon, will it still be possible?

Of course, the answer depends somewhat on your employment situation. With so many people's jobs being affected by the coronavirus pandemic, your retirement plans may also have been thrown into confusion. But assuming your employment is still stable, what adjustments in your financial and investment strategies might you need to make for your retirement?

Here are a few areas to consider, and some questions to ask yourself:

RETIREMENT GOALS

Now is a good time to review your retirement goals and assess your progress toward achieving them. You may want to work with a financial professional to determine if the current environment has materially affected your goals or if you need to make modest adjustments to stay on track.

RETIREMENT LIFESTYLE

You probably created your investment strategy with a particular type of retirement lifestyle in mind. Perhaps you had planned to become a world traveler when your working days were over. Of course, in the near term, extensive travel may not be possible, anyway, but once we move past the pandemic, your freedom to roam will likely return. But if your investment portfolio is not where you thought it might be, can you (or do you want to) adapt your lifestyle plans? And can you accept the same flexibility with your other lifestyle goals, such as purchasing a vacation home, pursuing hobbies, and so on?

TRADEOFFS

Based on your retirement goals and your willingness to adjust your retirement lifestyle, you'll want to consider your options and tradeoffs. For example, would you be willing to work more years than you had originally planned in exchange for greater confidence in your ability to enjoy a comfortable retirement lifestyle? By working longer, you can continue adding to your Registered Retirement Savings Plan (RRSP) and Tax Free Savings Account (TFSA) or similar retirement plan, and you may be able to push back the date you start receiving CPP/QPP and/or OAS to receive bigger monthly benefits. You might also review your budget for opportunities to reduce spending today and potentially save more toward your retirement goals.

CPP/QPP AND OAS

You can file for CPP/QPP benefits as early as 60, but the amount you receive will be higher the longer you wait. The standard age to take CPP benefits is age 65 but can be deferred until age 70, with each month of deferral resulting in an increased benefit. Similarly, OAS claims can be deferred beyond age 65 to benefit from higher payments. As you created your retirement plans, you likely also calculated when you would take CPP/QPP and OAS, but you may need to review those choices. If you postpone retirement a few years, what effect will that have on when you choose to make your claims and, consequently, the size of your benefits? You won't want to make a hasty decision, because once you start taking CPP/QPP and/or OAS, you can't undo your choice.

This is certainly a challenging time to be entering retirement, and you'll have some questions to answer. But even in the midst of uncertainty, you still have many choices. Consider them carefully and make the decisions that work for you.

This article was written by Edward Jones for use by your local Edward Jones Financial Advisor Mary Friesen, Financial Advisor 519-578-4141



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Many of my rural neighbours would be shocked to find out that when I came across a nest of little field mice, I let them go. And, it's not because I'm squeamish – I'm a natural-born killer when it comes to vermin on our property – but, on this one sunny day in fall, the situation seemed different.

Maybe, it was the way the mother scurried around, despite being exposed, gathering her wee frightened mouse-babies to herself – with no thought for her own safety. She consoled her little family... licking them and reassuring them ... almost as if she wasn't fully aware of my presence and the danger I represented to her family. Cornered, they had no way out.

Amazed by her courage, I admired her single sense of purpose.

But letting them go in the forest, doesn't free her from her duties.

“The woods are full of danger. But the bear mouse must find food. If she does not, her hungry babies will die.”

– from Bear Mouse' by Berniece Freschet

I know it sounds strange, but just then I thought of our own family situation: empty nesters, we're stunned by how fast life has gone by. Where once there were school buses to catch and horse riding lessons to keep, where are they now? Or, what happened to those band practices with so much hope of “making it” in the music biz, and martial arts moves by a little man who wanted and eventually got his black belt. Having gone through teenage angst, they're all gone – having new secure family units of their own... which, as parents, is as good as it gets. Yet, I'm both happy and sad that time has moved us all along.

Maybe at a different time, on a different day, I might have thought differently, but as I looked down on that little mother mouse and her tiny brood – she was such a good mom – and I figured, you can't have too many good moms, right?

Objectively, I realize that it's all part of nature's way – just another day in the food chain of life. Thankfully our lives are richer than that of a mouse, yet we can learn from nature too. Animals act and react the way they do because they have no choice; we're given freewill, and so, have choices. We can choose to live with faith or fear. And, if we want to live free of fear, there's actually only one choice. It's not pre-programmed; it's self-programmed.

“Pools of sorrow, waves of joy, are drifting through my open mind”

– Across the Universe by the Beatles

To help us better appreciate this life process, there's a story told of a ship departing from a harbour – with people watching it until it finally sails out of sight. Does it mean it's gone? No! Others are watching that same ship (just a speck on the new horizon), slowly coming into view... safely to a new harbour.

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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Giving the Gift of Less

Why purging your things now, will benefit your children in the future

Gift giving is an act of appreciation and love that most people enjoy, both on the giving and receiving end. As a mature adult, you have likely experienced a lifetime of giving gifts to your children. From birthdays and holidays, to weddings and baby showers, as a parent it is normal to show our love to our children by giving them things. However, there is one “gift” we often leave our children that is not always appreciated. And that is the “gift” of our stuff after we no longer need it.

Over a lifetime, we accumulate many material things. Often, these items end up being ‘passed down’ to the next generation. Things that were useful and appreciated in our lives we feel will be useful to them. It is difficult, but important, to understand, however, that the next generation may not want to inherit all of our stuff. While we may see it as a gift to leave, they may feel it as a burden.

It is normal to want to pass along our most cherished items to our loved ones - special jewelry or photographs, maybe an heirloom that has been in the family for decades. However, often we hold on to more than is necessary. What seems special, useful or valuable to us, may not hold the same meaning for them. It is important to be selective. We don’t need to keep everything.

While it may be upsetting to learn that our children do not want many of our things, learning to embrace the concept of giving the gift of less, can be a positive thing for all involved.

We may still choose to keep a few special items to pass down, but we can remind ourselves that sharing things such as our stories, memories and anecdotes can be even more meaningful than sharing our material possessions. And once we come to accept what is really important, it can be easier to let go of some of our things. As parents, we can feel good knowing we are not burdening our children with the responsibility of dealing with our things. And that truly is a wonderful gift.

Deciding to purge, sell and donate our things can be an emotional process. But there are things that can make it easier;

- ★ Ask your children to help you. This gives you time together and the opportunity to share some stories as you sort through your things
- ★ Take pictures of things you want to remember but not necessarily keep
- ★ Hire a professional who can offer expert advice and hands on help for the decluttering, downsizing or organizing process

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The Power of Attorney

The power of attorney, the first types of powers of attorney in Ontario. You might assume that a spouse, child or good friend will simply be able to legally take responsibility for your financial affairs if by accident or sickness, you one day, become unable to look after or manage your own affairs. Legally though, without a signed power of attorney, someone cannot simply assume the role of power of attorney for you.

We have all probably experienced how frustrating the Privacy Act has made it to obtain information from institutions on behalf of other persons (or even ourselves). This frustration should be eliminated once you have given that institution a valid and acceptable power of attorney.

I get clients that tell me that they don't need a property power of attorney, because everything is held "jointly" with their spouse or another person. On the contrary, a power of attorney is still needed, because if one party becomes incapacitated, nothing can be done with the property (real estate or otherwise) held jointly without the consent of the other party or someone who has been legally appointed power of attorney for that party. The will doesn't do it, because the will only covers you if one of the parties dies.

Once the person becomes incapacitated, it's too late to think about being voluntarily appointed power of attorney. It's the same if for some reason, the "homemade" power of attorney document is found to be invalid. In that event, either the Provincial Public Trustee takes over or someone has to apply to the courts to be appointed by a judge. Usually, this requires the applicant to be armed with reams of professional medical support and a lawyer.

Not only can this take a long time, it can get very expensive.

Dealing with the Public Trustee can be a nightmare (as you can well imagine). Keep in mind that if a Public Trustee is appointed to look after the affairs of a loved one, you are dealing with an administrative branch of the government that really has no personal interest in the estate of the incapacitated individual. In that event, the Public Trustee (or the government) can frustrate you with lots of paperwork and delays.

On the other hand, the court-appointed power of attorney route can also be frustrating and expensive. You are basically preparing a court case (through a lawyer) and trying to convince a court that you are trustworthy and will look out for the best interests of the incapacitated person. You might even have to disclose your financial situation and the financial picture of the incapacitated person. Further, you are accountable for what you subsequently do ie. How you administer the assets.

It's much simpler and less expensive to simply do up the power of attorney when "everything is good", when the person giving the power of attorney has the capacity. It's something like an insurance policy. Nobody needs insurance until you need it. You arrange for insurance before you suffer a loss. It would be nice if we could all predict when an incapacity might occur; however, this is impossible to do.

I tell clients (as with wills), do up the power of attorney and then, as they say on the Sopranos, "forget about it"

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May is considered mental health month, which may lead some to wonder, what exactly is “mental health?”

According to the World Health Organization, mental health is a “state of well-being in which the individual realizes his or her own abilities, can cope with the normal stresses of life, can work productively and fruitfully, and is able to make a contribution to his or her community”.

Just as we manage our physical health, managing our mental health is also vitally important. Managing our mental health is more than just

managing our emotions or feelings and instead includes thriving, enjoying that sense of purpose and optimism for the future (CMHA). Especially during this time of the pandemic and all of the changes that everyone has had to encounter, our mental health becomes vitally important as we spend more hours alone or with those in our social bubbles. Some people have enjoyed this different pace of life, the slower speeds, the quieter life that we are all in together, whereas for others, that sense of purpose and/or optimism for what the future may hold does not feel positive and instead leads to a feeling of dread, wonder and lack of purpose.

The word “change” over this past year has been part of everyone’s vocabulary, that, alongside the fact that I hit a new decade during the pandemic has meant that change seems to be more than just a pandemic word, but also an aging word! As our mental health is considered important with any sort of change, thriving through this time is also vitally important. Everyone has learned what loss looks like, some have lost very significant members of their family and are grieving those losses, whereas others have lost jobs or may have reduced connections with friends and family leading to a sense of loss



May is Mental Health Month

and opportunities, which may have arisen if we were not living in a time such as this.

This leads me to consider, how do we thrive when we are surrounded by facts such as aging, change and loss? Thriving can include finding ways to enjoy the smaller, good moments in life. Maybe a reflection of what a relationship or friendship means to us as individuals, it can include enjoying the quieter moments of being able to take time to enjoy that second cup of coffee, and may also include looking to the future for hope and

knowing that we are not alone during this time. Thriving can also include taking this time to learn a new skill, craft or hobby, or maybe bring back that hobby that we used to enjoy and didn’t have time for due to other commitments.

Finally, no one is intended to go through life alone. Ensuring our mental health also stays healthy includes reaching out to others in our social circles to increase connection or it may also include recognizing that professional help and counselling would be beneficial. As counsellors, we are here to provide the confidential, professional help to improve individuals, couples and family’s mental health. No matter your circumstance or reason for seeking support, as counsellors we desire to see you thrive, especially while embracing change. May this time of the pandemic and encountering changes lead to mental health that thrives.

Written by,

Wendy Lantz, MSW RSW

Counsellor, Interfaith Counselling Centre





JUST LAUGH:

A Visit to the Ladies Room



When you have to visit a public bathroom, you usually find a line of women, so you smile politely and take your place. Once it's your turn, you check for feet under the stall doors. Every stall is occupied.

Finally, a door opens and you dash in, nearly knocking down the woman leaving the stall.

You get in to find the door won't latch. It doesn't matter, the wait has been so long you are about to wet your pants! The dispenser for the modern "seat covers" (invented by someone's Mom, no doubt) is handy, but empty.

You would hang your purse on the door hook, if there was one, but there isn't - so you carefully, but quickly drape it around your neck, (Mom would turn over in her grave if you put it on the FLOOR!), yank down your pants, and assume "The Stance."

In this position your aging, toneless (God I should have gone to the gym!!!) thigh muscles begin to shake. You'd love to sit down, but you certainly hadn't taken time to wipe the seat or lay toilet paper on it, so you hold "The Stance".

To take your mind off your trembling thighs, you reach for what you discover to be the empty toilet paper dispenser. In your mind, you can hear your mother's voice saying, "Honey, if you had tried to clean the seat, you would have KNOWN there was no toilet paper!" Your thighs shake more.

You remember the tiny tissue that you blew your nose on yesterday - the one that's still in your purse. (Oh yeah, the purse around your neck, that now, you have to hold up trying not to strangle yourself at the same time). That will have to do. You crumple it in the puffiest way possible. It's still smaller than your thumbnail.

Someone pushes your door open because the latch doesn't work. The door hits your purse, which is hanging around your neck in front of your chest, and you and your purse topple backward against the tank of the toilet.

"Occupied!" you scream, as you reach for the door, dropping your precious, tiny, crumpled tissue in a puddle on the floor, lose your footing altogether, and slide down directly onto the TOILET SEAT.

It is wet of course. You bolt up, knowing all too well that it's too late. Your bare bottom has made contact

with every imaginable germ and life form on the uncovered seat because YOU never laid down toilet paper - not that there was any, even if you had taken time to try.

You know that your mother would be utterly appalled if she knew, because, you're certain her bare bottom never touched a public toilet seat because, frankly, dear, "You just don't KNOW what kind of diseases you could get".

By this time, the automatic sensor on the back of the toilet is so confused that it flushes, propelling a stream of water like a fire hose against the inside of the bowl that sprays a fine mist of water that covers your butt and runs down your legs and into your shoes. The flush somehow sucks everything down with such force that you grab onto the empty toilet paper dispenser for fear of being dragged in too

At this point, you give up.. You're soaked by the spewing water and the wet toilet seat.

You're e-x-h-a-u-s-t-e-d.

You try to wipe with a gum wrapper you found in your pocket and then slink out inconspicuously to the sinks. You can't figure out how to operate the faucets with the automatic sensors, ...so you wipe your hands with spit and a dry paper towel and walk past the line of women still waiting.

You are no longer able to smile politely to them. A kind soul at the very end of the line points out a piece of toilet paper trailing from your shoe. (Where was that when you NEEDED it??) You yank the paper from your shoe, plunk it in the woman's hand and tell her warmly, "Here, you just might need this".

As you exit, you spot your hubby, who has long since entered, used, and left the men's restroom.

Annoyed, he asks, "What took you so long, and why is your purse hanging around your neck?"

This is dedicated to women everywhere who deal with a public restrooms(rest??? you've GOT to be kidding!!). It finally explains to the men what really does take us so long. It also answers their other commonly asked questions about why women go to the restroom in pairs. It's so the other gal can hold the door, hang onto your purse, and hand you Kleenex under the door!

~Author Unknown

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EMERGENCY CONTACT NUMBERS

Emergency (Fire/Medical/Police)

911

Waterloo Regional Police Non Emergency

519-570-9777

Crime Stoppers

1-800-222-8477

Ontario Poison Centre

1-800-268-9017

Ontario Problem Gambling Helpline

1-888-230-3505

TeleHealth

1-866-797-0000

TTY: 1-866-797-0007

Waterloo Wellington LHIN

519-310-2222

Community Care Concepts

519-664-1900

Retirement Homes Regulatory Authority

1-855-275-7472

Elder Abuse Response Team

519-579-4607

Interfaith Community Counselling

519-662-3092

Hospice of Waterloo Region

519-743-4114

Alzheimer Society of Waterloo Wellington

519-742-1422

Township of Wilmot

519-634-8444

Township of Wellesley

519-699-4611

Township of Woolwich

519-699-1647

Region of Waterloo Public Health

519-575-4400

NEW Ontario Caregiver Hotline

1-833-416-2273

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