



COMING of AGE

SASKATOON COUNCIL ON AGING INC.
301 - 506 25th Street East
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Benefits for seniors vary widely

Provinces differ considerably in the senior benefits they provide.

From government booklets and websites, plus telephone calls, as complete and recent a list as possible has been compiled

of health, drug, hearing, vision, housing, income and transit benefits in five provinces. **See pages 4-5.**

Fishing licences for those 65 and over illustrate the variations.

Saskatchewan seniors get a licence for \$10.70, less than half the regular rate. Manitoba and B.C. seniors also pay lower rates; those in Alberta and Ontario fish free.

Sources

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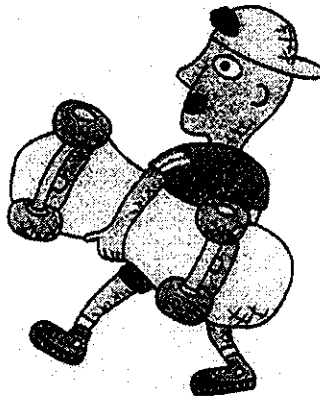
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Skateboarding

There was a boy named Lewis. He was 8. He liked to play mini Skateboards.

He got them for Christmas. He did tricks off the ramp.

-- Lewis Miller
St. George School



Story Project Bridges Generation Gap

To celebrate the millennium, the Saskatoon Council on Aging partnered with St. George elementary school in a project that linked 24 story-writing youngsters with 12 seniors learning word processing in the Council's computer classes.

Children in the Grade 1-2 class wrote stories, which the seniors typed into book form with a cover page for which a graphic was chosen. The children drew illustrations from the graphic.

The seniors visited the class to hear the excited children read their stories. The children took the visitors on a tour of the school, including the computer lab where the seniors helped the children use the computers.

The Council is exploring the possibility of other such inter-generational projects in the fall.

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Shingles: Chicken Pox Reborn Can Be Eased with Early Treatment

It's hard to believe ... but that case of chicken pox you had as a child can get you again when you are much older. The virus still lurks in your nervous system, and chances are excellent that it will reappear as shingles, or *Herpes Zoster*.

"Herpes" is Greek for "to creep", and that's what the virus does. It follows along a nerve path on the abdomen, or the chest wall, or the face, staying

on one side only. It causes a narrow rash and chicken pox-like blisters, a series of small, fluid-filled vesicles. Burning or itching is usually the first symptom, and there may be some pain. The rash disappears after a few days but the pain can go on for weeks. Immediate treatment is essential.

Get to the doctor right away. You have just 72 hours from when the first symptoms appear to get the most effective treatment. Let the doctor decide whether you do have shingles. If you do, you will get a prescription that costs a lot of money; mine cost \$145.81 but the medicine - *valacyclovir* - stopped the virus. Take all the pills. The doc-

tor may recommend other medicines and ointments to control pain and prevent further skin infection.

Without treatment, shingles can be extremely painful. It can cause blindness if it gets into the optic nerve. Pain can persist un-

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less you treat it early; about 70 per cent of elderly people experience pain -- referred to as post-herpetic neuralgia -- for a month or more. But shingles won't kill you; tales of the red trail circling your body until you die are not true.

What causes shingles to become active? A depressed immune system due to advancing age, stress, grief, chronic illness, chemotherapy, anything that interferes with a healthy lifestyle can activate the virus. By the time people reach their 80s, over half will have suffered a shingles outbreak.

Is shingles contagious? Only to those who never had chicken pox. Even then the blisters must come into direct contact with an-

other person in the first few days.

Can you get shingles more than once? Yes, but it rarely happens.

In summary: If you have unusual symptoms on your skin -- tingling, itching, a rash on one side of your body or face -- get it looked at and treated fast. Early intervention will save you a lot of grief and pain.

Shingles is usually a disease of older people. Watch for it and get it treated quickly!

Mary Helen Richards is a former chairman of the Publications Committee.

SPOTLIGHT ON SENIORS

Monday, November 13

9 a.m. to 4 p.m.

Sheraton Cavalier

Theme: Saskatoon Council on Aging Celebrates 10 Years

Purposes:

- make the public aware of products available for seniors
- make seniors and the public aware of seniors' contributions
- build more co-operation and communication among Saskatoon seniors' groups
- make the public more aware of the Council on Aging

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Saskatoon Seniors Have Music at their Fingertips

By Wendell Stevens

There has to be a lot of satisfaction in being able to play a musical instrument for personal pleasure, but a great many seniors like to share their talents for their own enjoyment and to entertain others.

Though I'm sure many other groups also bless our city, I'd like to draw attention to a few, two of which stand out for their size.

The Silver Strings are mainly string players, with violins predominating. Led by Nina Teece and her keyboard, the 25 to 30 musicians play about 15 times a month, mostly at care homes but occasionally at dances and weddings, or funerals for some of their own. A non-string player is Ed Brown with his saxophone; guitarist George Gunther will often sing and yodel. Nina at times solos with her keyboard and mouth organ. Three of the group, Arnold Finnan, Bill Woods and Willy Sawrenko, often take part in fiddle contests.

The Saskatoon Jammers are a comparable group of about 20 featuring six saxophones, trumpet, tuba, accordion, guitars, mandolin and banjo. Led by Gerry Regnier at the keyboard, they practise on Thursday nights at John Lake Public School and play a broad spectrum: standards, old time and country and western music. They, too, play for special events and often perform at care homes. Most, though not all, are seniors, and several are in their 80s.

Jean Burke and Malcolm Borgerson, who have been together 17 years, and Bill Puhl, with them for 10 years, make up **The Rhythmaires**.

Jean plays bass guitar and sings, Malcolm the keyboard and Bill, rhythm guitar and sax. They play for dances at such places as the Nutana Legion (six weekends a year), Pensioners and Pioneers and the Cosmopolitan Centre. They are also glad to share their music on the care home circuit. Joined by Everett Larson on accordion and violin, they play Danceland at Manitou Beach three times yearly.



Well-known here for years is **The Bridge City Dixieland Band**, which has pretty well joined the seniors' brigade -- so much so that they miss the participation of the late Don Watson and John Diduck. Joe Campbell, Bobs Caldwell, Scotty Gordon and, at times, Ray Dahlen and Monte Salkeld still get together to beat out their

particular brand of jazz. They play at the Jazz Festival and are regulars at Violence and Aggression conferences (no connection to their music, Joe says). They find it harder to find their kind of musician, but put it together for special events, and like to visit care homes.

At times, they become **Music Incorporated**, when Bobs Caldwell, Scotty Gordon and Joe Campbell play old standards and middle-of-the-road jazz for dances.

Add in the many senior musicians who serve as church organists, pianists and choir members, and our city is richly blessed with harmony, pleasure and great camaraderie.

Senior benefits* vary

Compiled by Jenni Mortin

*existing provincial benefits only

HEALTH

Saskatchewan Health Services Plan

- ◆ no premiums
- ◆ includes partial payment for chiropractor services, full payment for recipients of Saskatchewan Income Plan (SIP), Family Income Plan (FIP) and social assistance
- ◆ covers physiotherapy in hospital or recognized facility; periodontal surgery; podiatry at health district clinic (\$10 patient fee); ambulance services to \$250 maximum

British Columbia Medical Services Plan

- ◆ monthly premium \$36 single, \$64 family of two; those on low incomes may qualify for payment assistance or premium waiver
- ◆ coverage includes dental or oral surgery when medically required to be performed in hospital; some of cost of services by chiropractors, podiatrists, physical therapists
- ◆ Travel Assistance Program when medical care not available through local specialists

Alberta Health and Wellness

- ◆ \$408 a year per person; no premium if qualify for cash benefit from Alberta Seniors Benefit, partial subsidy also possible
- ◆ covers some oral and facial surgical procedures by oral surgeon; annual maximum \$200 for chiropractic services, \$250 for foot care services

by podiatrist; operator's license medical exam for 74 and over

- ◆ Extended Health Benefits program covers part of basic dental services
- ◆ Alberta Blue Cross -- Government pays premiums for seniors at 65, spouses and eligible dependants; clinical psychological services, home nursing, ambulance service to specified maximums. \$25,000 benefit maximum per person per year

Manitoba Health - Insured Benefits

- ◆ no premiums
- ◆ covers some prosthetic and orthotic devices, most occupational therapy and physiotherapy provided by Community Therapy Services
- ◆ for Employment and Income Assistance recipients, Health Services helps with basic drug, dental, optical needs and services not covered

Ontario Health Insurance Plan

- ◆ no premiums
- ◆ covers part of costs of podiatrists, chiropractors, osteopaths; physiotherapy services in hospitals, approved clinics, doctor's offices offering it, Community Care Access Centres; some dental surgery done in hospital
- ◆ Northern Health Travel Grants for eligible Northern Ontario residents who must travel long distances for specialty medical care

DRUGS

Saskatchewan Drug Plan

- family deductible \$850 semi-annually; \$200 for GIS recipients, \$100 for GIS recipients in special-care homes or receiving SIP or FIP benefits. After deductible is reached, plan pays 65% of cost
- Special Support Program for those with high drug costs in relation to income

Ontario Drug Benefit Program

- covers most of seniors' cost of about 3,000 prescription drugs, some limited-use drug products, nutritional and diabetic testing products
- single seniors with \$16,018 annual income and couples with \$24,175 income pay \$100 deductible each,

and up to \$6.11 per prescription toward dispensing fee

Manitoba Pharmacare

- coverage based on family income and amount paid for eligible prescription drugs. After minimum income-based deductible of \$100 per year, plan pays 100% of cost

Alberta Blue Cross-Coverage for Seniors

- covers 70% of prescription costs; senior's share has \$25 maximum per prescription

British Columbia Pharmacare

- pays for most drugs prescribed by doctor, dentist or podiatrist, and certain other medical supplies; seniors pay dispensing fee to \$200 annual maximum

Saskatchewan

- Coverage for seniors getting SIP assistance

Alberta Health and Wellness

- covers full eye exam, partial exam and single diagnostic service once per year; limited eyeglass benefits available under Extended Health Benefits program once in three years

Manitoba Eyeglass Program for 65 and older

- financial assistance toward purchase of glasses from optometrist or optician. After annual \$50 deductible, plan pays 80% of rest of allowable total

Ontario Health Insurance Program

- covers optometry services once a year

HOUSING

Manitoba

- *Shelter Allowances for Elderly Renters*: Direct monthly cash assistance for renters in privately-owned buildings, based on gross income and monthly rent
- *School Tax Assistance for Homeowners and Renters* over 55 is annual assistance to offset school tax portion of municipal taxes or rental costs, for eligible applicants

British Columbia

- *Shelter Aid for Elderly Renters*: Cash assistance to eligible renters 60 and over
- *Home Owner Grant for Seniors*, deducted from property taxes. Maximum grant \$745 (1997); minimum property tax of \$100 must be paid
- *Land Tax Deferment* allows qualifying homeowners 60 and over to defer payment of municipal or rural property taxes on their home; payment with interest and administration fee required before home is transferred to new owner, or upon death

TRAVEL

Saskatchewan Transportation Co. 10% discount for seniors 60 and over, Way to Go travel cards good for one year give additional 25% off.

British Columbia: Seniors 65 and over: transit fare discount; bus pass program for low-income seniors; free passenger travel on most BC Ferry routes Monday-Thursday except holidays; reduced fees for driver's licence renewals, BC Identification Cards; free Identification Card to seniors surrendering their licence; 25% discount on basic AUTOPLAN insurance premium for those eligible

Saskatchewan Income Plan: Monthly assistance for those 65 or older with little or no income but federal OAS and GIS, ranges from \$11-\$90 for single pensioner to \$4.50-\$22.50 for couples in special care homes or hospitals

- √ Tax Reduction - up to \$200 income tax savings for seniors with incomes below \$18,000

Alberta Seniors Benefit: Cash payment and/or full or partial subsidy of Health Care premiums to eligible lower-income seniors. Maximum annual benefit: single renter, \$2,350; homeowner, \$1,800; couple renter, \$3,500; homeowner \$2,950

- √ Special Needs Assistance for Seniors: Cash payment for qualifying low-income seniors to meet basic needs; annual maximum \$5,000, amount determined by financial difficulties
- √ Alberta Widows' Pension Program provides financial, health care and housing assistance to low-income widows or widowers 55 through 64

British Columbia Seniors Supplement: Guaranteed monthly income for residents receiving GIS and OAS, or Spouse's Allowance; income-related

- √ Sales Tax Credit of \$50 per person per year for those with low or modest incomes

Manitoba 55 Plus quarterly income supplement for eligible Manitobans 55 and over

- √ Employment and Income Assistance for residents lacking sufficient income for basic necessities, and eligible for assistance under Act

Ontario Guaranteed Annual Income System for seniors 65 or older receiving OAS and GIS, with total income below provincially-guaranteed level; monthly payments from \$2.50 to \$83

- √ Tax Reduction Program reduces or eliminates Ontario income tax for lower-income taxpayers
- √ Property and Sales Tax Credits for low to moderate income earners; combined annual maximum of \$1,000

HEARING

Saskatchewan Hearing Aid Plan

- covers hearing tests, aid fittings; loss prevention programs; charge for s tests, fittings; aids, accessories sold and repaired

Alberta Aids to Daily Living

- covers one aid every five years, helps with factory repairs once yearly post-warranty

HELP TO BETTER HEARING

By Jean Pelletier

Can you hear the doorbell, the telephone, the alarm clock or fire alarm? It is very easy to become isolated if you can't hear these things or feel left out of the dinner conversation. Technical devices are available to help those with hearing loss remain part of everyday living, and you can have this help just by asking.

Some of the "assistive devices" available:

◆ **TELEPHONE:** A portable amplifier that attaches to any telephone, and can easily be carried with you, increases the volume of incoming voices.

Among the several models of telephone, one will be compatible to your hearing loss; other devices make the phone's ring louder, or flash a light that signals a call.

◆ **TTY (or TTD):** This device, for persons who have difficulty hearing, or cannot hear, on the phone, is used over standard telephone circuits, or to communicate with hearing people through the SaskTel Relay Service. TTYs are available free from SaskTel on recommendation of an audiologist or doctor.

◆ **DOORBELL:** Doorbell rings can be made louder (extend-a-chime), or you can have a flashing light signal or a bed shaker. Equipment is available to flash lights remotely throughout the house when the bell rings.

◆ **TELEVISION:** Decoders, also called "closed captioning", result in dialogue printed on the screen. New TV sets must have built-in decoders. If your TV is older, Shaw Cable will loan a decoder with remote control, or you can buy a unit to attach.

◆ **ALARM CLOCKS:** Electronic alarm clocks will turn on a bed shaker under your pillow. A port-

able shaker is available for travelling. Other alarm clocks beep or flash.

◆ **LEISURE AND ENTERTAINMENT:** Many establishments have assistive listening devices you can borrow.

--- Theatres. Rainbow, Circle Park Mall; Pacific, downtown; Persephone Theatre.

--- Churches. Most churches are now equipped with such devices.

--- Public libraries. Frances Morrison central library has listening devices.

◆ **FIRE ALARM:** Inexpensive smoke detectors flash a strobe light from the ceiling, and you can get a kit for your night table which receives the signal and activates the bed shaker. Fire regulations require hard of hearing or deaf persons to have some special alarm, especially if they live in an apartment or condo. Fire inspectors will address this problem if they are approached with specific requests.

These are just a few of the technical assistive devices available, and the following Saskatoon organizations will provide help, in-

formation, directions for purchasing, etc.:

◆ Saskatchewan Deaf and Hard of Hearing Services

-- Saskatoon office, 665-6575 or 1-800-667-6575

-- Regina office, 352-3323 or 1-800-565-3323

◆ SaskTel, Special Needs Department, 310-7253; TTY users only, 1-800-552-3595

◆ Merv Hunchak, Hard of Hearing Association, Saskatoon (branch of the Canadian Hard of Hearing Association), SaskTel Relay Service, 1-800-855-0511; TTY, 244-5692.



Have a Sporting Summer

Saskatoon in summer offers long sunny days and many activities for seniors wanting to be active and enjoy companionship. A quick summary:

Lawn Bowling

All clubs have learn-to-bowl sessions, are affordable with season passes or fees for specific sessions, and enjoy social evenings.

Nutana, Melrose and 7th. Contact Ron Fleming, 343-5998, says bowling is a game for all ages.

Mayfair, 923 Ave. D North, celebrating 75 years of bowling and friendship. Al Warren, 978-0410.

Riversdale, 700 block Avenue H South, with new clubhouse. John Braybrook, 931-2869.

Swimming and Aqua Fitness

YMCA: Aqua fitness, lane swimming all summer. Cost for 60+: Monthly membership \$26; daily \$7 drop-in fee for non-members gives access to entire facility. Brad Babyak, 652-7515.

YWCA: Seniors' aqua fitness, lane swimming all summer. Cost for 60+: Monthly membership \$37.45, \$4 per class drop-in fee, or 10 passes for \$36.03 (aqua fitness), \$29.96 (lane swimming). Averill Stephenson, 244-7034 ext. 16. Club 60 activities end June 30; special events may be held.

City Leisure Services

Indoor pools: Aqua fitness, lane swimming all summer. 24-hour Infoline, 975-7529; Lakewood Civic Centre, 1635 McKercher Dr., 975-2944; Lawson Civic Centre, 225 Primrose Dr., 975-7873. Harry Bailey Aquatic Centre, 1110 Idylwyld Dr. N, 975-3321.

Cost: All adults, \$41 one month LeisureCard. Drop-in fee: \$5.20.

Outdoor pools open in June; fees to be set.

U of S College of Education Pool. Senior Aquafitness until June 30. Mon.-Wed. 10-11 am; Wed. 1:30-2:30 pm. Once weekly, \$17.50; twice, \$34. Trish Mitchell, 966-6519.

Tennis

55 city courts, no rental. Details, Barb Springings, 975-3342.

Courts at Walter Murray, Aden Bowman, Mount Royal colleges available on first-come, first-served basis in summer.

Field House: Summer \$9.37/hr.

Riverside Badminton and Tennis Club, Victoria Park and Spadina Cres. 242-5584. \$10/hr.

People's Courts at Lakewood Indoor Tennis Centre, 1635 McKercher Dr., 955-2226. June 1-Aug. 31: \$8 per court/hour, plus \$2/person doubles, \$4 singles.

By
**Teresa
Harley**

Golf

Municipal courses

Holiday Park, Avenue U South off 11th St., 975-3325. 65+ rates from \$10.75 for executive 9 hole to \$850 season pass for all municipal courses.

Silverwood, Wanuskewin Rd., 975-3314. 65+ rates from \$8 for 9 holes to \$337.50 season pass giving reduced rates at Holiday Park, Wildwood.

Wildwood, 8th St. East, 975-3320. 65+ rates from \$8 for 9 holes to \$540 for season pass giving unlimited play here and at Silverwood, special rate at Holiday Park.

\$135 Golfcards give 11 rounds for price of 10 at Silverwood, Wildwood. At Holiday Park, difference between cost there and at the others must be paid.

Golf clubs

Riverside Country Club, 373-1345, no senior rates. Must be a member or with a member.

Saskatoon Golf & Country Club, West Course, off Lorne Ave. on Cartwright St. West, 931-4653. 60+ rates: Tue.-Fri., all day, \$23; Mon., all day, \$18.

Greenbryre Country Club, RR5, 373-7600. 65+ rate: \$22.

Moonlake Golf & Country Club, 382-5500. 55+ rate: Mon., \$19; 60+ rate Tue.-Fri. and weekends after 1 pm, \$24.

The Willows Golf & Country Club, 956-1100. 60+ rate: Weekdays all day, weekends and holidays after 1 pm., \$30.

55plus Games – Weyburn, July 16-19 Saskatchewan Senior Fitness Association

Golf, horseshoes, lawn bowling, orienteering, slo-pitch, swimming, tennis, track and field; indoor events such as dance and poetry/short story writing. Saskatoon (Zone 6) playoffs continue in June, though representatives have been chosen for several indoor events. Cost to participate is \$3 Association membership, plus approximately \$20 green fees for golf playoffs. Jean Carroll, 373-0187, or Jean Pardoe, 374-6681.

REMEMBERING DELORES DZUBIN, A FOUNDER OF THE COUNCIL ON AGING

The Saskatoon Council on Aging lost a devoted friend with the death in early March of Delores Dzubin, who helped start it more than ten years ago and was a long-time board member.

Mrs. Dzubin was one of four women who first dreamed of a Council on Aging to represent Saskatoon seniors, and she and Wilma Mollard were the first co-presidents. Just establishing the organization was a big job, she once said, but "once it was done, we could go to next step: the promotion of dignity, health and independence of older adults."

A nurse by training, Mrs. Dzubin initiated and maintained three senior blood pressure clinics from 1988 to 1993. In 1988-89, she spoke to many seniors' groups in support of Saskatoon Services for Seniors. She shared



Delores Dzubin

in the Provincial Elder Abuse Project of the Seniors' Education Centre, University of Regina Extension, and chaired the Saskatoon Committee on Abuse of the Elderly 1992-94. She spoke to many senior groups and health care providers about abuse.

From 1990 to 1999, she was a long-distance caregiver to her

parents in Wisconsin. In later years, the experience of her widowed mother with a parish nurse convinced Mrs. Dzubin that such nurses had a place in the churches and health-care system of Saskatoon. She belonged to the local Parish Nursing Committee. In late April, she received the Governor General's Caring Canadian Award.

Mary Levers, who with Mary Helen Richards rounded out the group of four which helped start the Council, remembers Mrs. Dzubin's strong leadership ability as co-chair. "She could talk anyone into taking a position. All she had to do was show her great enthusiasm for the project, flash a great smile, and you were hooked."

The Council board extends its sympathy to her husband, Alex, and their family.

Wanted: Seniors to Mentor Students

Would you like more contact with children? Big Brothers of Saskatoon is seeking volunteers for its new seniors in-school mentorship program, which will match a senior (over 50) with a child in a school setting.

The program -- one hour a week during school hours -- benefits both mentor and child, says co-ordinator Gwen Gleason-Graham, by building a positive new friendship, increasing self-esteem and the child's school performance.

Already about six seniors are

mentoring children and finding it very rewarding, she says. One 81-year-old works with two children.

Many children are waiting for mentors, and Big Brothers feels seniors have the time, special skills and benefit of their life experience to offer. Training is provided before a senior is matched with a child, and there is ongoing support and guidance.

Seniors with time for and interest in such a volunteer experience are asked to contact Ms. Gleason-Graham at 244-8197.

Update

Even in summer, blood pressure clinics are held monthly at the Council on Aging Resource Centre, so you can socialize with friends *and* have your blood pressure checked. Mary Levers and her team of retired nurses are on hand the first Tuesday of every month; SaskTel funds the cookies and decaffeinated coffee.

Planning to travel? The summer Elderhostel catalogue is available at the public library, on the Internet at www.elderhostel.org or by mail from Elderhostel Catalog Dept., Box 448, Station A, Toronto, Ont. M5W 4H1.