

COMING of AGE

A Publication of the Saskatoon Council on Aging

Coping with Hearing Loss

By Pat Hunchak



Pat was 12 when she first visited ear specialist Dr. Leakos in Saskatoon. Her parents had hoped surgery could help her deafness, but, based on her family history, he believed it was irreparable nerve damage. Her mother carried this photo for years.

One in four Canadians experiences hearing loss, a recent survey found. It is important for people with hearing losses to seek help to adjust to everyday situations.

At 64, I have severe to profound deafness. I have worn hearing aids for 55 years, and am thankful to have always been an avid lip reader. My paternal grandfather was one of three brothers who were born deaf-mutes. My mother was sure I became hard of hearing from a severe case of mumps when I was barely three, but my ear specialist said I was born with nerve deafness and it was heredi-

tary. (Who am I to argue?)

School wasn't easy. I sat in the front row to catch what the teachers taught. I got my first body-type hearing aid when I was nine. It was great to hear in class! At recess, it was terribly noisy, and I often had to shut off my aid, or not wear it.

In 1991, after a busy three-day family reunion, my hearing deteriorated, so my daughter phoned a support group in Saskatoon. Members of the Hard of Hearing Association-Saskatoon gave me the support I needed, and as a result, I became actively involved. I have just retired after eight years representing the hard of hearing for the agency, Saskatchewan Deaf and Hard of Hearing Services.

When I moved to Saskatoon, I soon joined the Hard of Hearing Association-Saskatoon. I am in my fifth year as president and have also co-ordinated with my husband, who is late-deafened, to give leadership to Listen Up-Saskatoon.

Merv and I enjoy using TTY (telewriter), fax, e-mail, closed-captioning on TV and alerting devices in our home. When we are

not wearing our hearing aids, we often use sign language. I have taught lip reading for six years, and Merv makes sure we use CNS (computerized note-taking services) at meetings, especially our hard of hearing meetings.

Our organization and support group provide much help for those who need it. Hearing loss does not have to be a burden. If you know how to cope with it as I have, the benefits exceed the deficits of hearing. How is your hearing today?

See page 7 for more information

Hard of Hearing Association-Saskatoon (branch of the Canadian Hard of Hearing Association) meets at Cosmo Seniors Centre, 614 11th St. E., Wednesdays 1-3 p.m., September-November and April-June.

Listen Up-Saskatoon meets the first and third Tuesday of the month, September-June, at the RJD Williams Building (former School for the Deaf) on Cumberland Avenue, Room 249, 7-9 p.m.



President's Message

BY ROWENA MCLELLAN

PRESIDENT, SASKATOON COUNCIL ON AGING

Another year for the Council on Aging is drawing to a close. Our annual meeting will be held April 22, 2004 at the Frances Morrison Branch of Saskatoon Public Library.

In February, the board held a strategic planning day to consider our mission and vision, where we have been and where we want to go. We agreed on what our core services and directions are, but identified a few things that need refining. We also agreed that we need better board orientation. This was a valuable exercise in helping us achieve our objective

"to develop initiatives, programs, and partnerships within the community aimed at improving the quality of life and independence of older adults".

Centennial celebrations are coming thick and fast:

- ◆ in 2005, the centennial of the province
- ◆ in 2006, the city celebrates its centennial
- ◆ in 2007, the University of Saskatchewan marks 100 years.

Let's get thinking and dreaming of how to celebrate.

Spotlight on Seniors was successful last fall at its new

location in the Centennial Auditorium. We will continue our partnership with the auditorium for this year's event on October 6, 2004.

Directory of Services for Older Adults and *Directory of Activities for Older Adults* are now available at the Resource Centre. Thanks to contributions from several agencies, they are provided to the public at no cost. You will be impressed with the services and activities.

Being president this past year has been a wonderful opportunity.

The Council on Aging is on the web at www.scoa.ca

Lots of room for more at weekly senior programs

Two of the three weekly activity programs inspired by the Saskatoon Council on Aging back in the mid-1990s – with the goal of bringing together seniors who live alone – have room for more people to join in the fun, exercise and social times.

TEMT at Lutheran Special Care Home has a waiting list but Live Smart (Thursdays 10 a.m to 1 p.m. at Mayfair United Church) and Young at Heart (Tuesdays 11 a.m. to 2 p.m. at McNaughton Place) would love to have more participants.

Joining in is well worth while, say Elsie Appleton, who has attended Live Smart for nearly four years. "I just don't know what I'd do without it. I live alone and felt I needed to be with people."

Each session includes gentle

exercise, a meal and activities or entertainment, for just \$6, including lunch and transport (only for those living in the downtown area, for Young at Heart).

Though she attends activities in her downtown senior apartment building, Live Smart "remains important," Mrs. Appleton says. "I've made friends there, and I get to go to places I could never go alone, like Wanuskewin, the Diefenbaker Centre, the



Halloween festivities were special fun at the Young at Heart program

Museum. It's nice to go with friends."

Interested? To join Live Smart, call Tanya Carlson at 664-0345. For Young at Heart, call Darla Bolin at 384-8016.

Coming of Age

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Volunteering at the zoo offers many rewards



Especially the questions asked by young children

Syd Tyson poses with a happy tour group from Eston School.

By Syd Tyson

SASKATOON COUNCIL ON AGING INC.
201 - 508 25th Street East
Saskatoon, SK S7K 4A7

I became a volunteer for the Saskatoon Zoo Society a few years ago. Is it rewarding? Can volunteering be fun? You bet it can.

When I saw a newspaper ad for volunteer opportunities with the Zoo Society, I knew I had to check it out as I have always enjoyed the outdoors and keeping active. This looked like the perfect opportunity to do both and also give back to my community and environment. Over the last few years I have become increasingly active with this organization dedicated to fostering respect for nature through education and recreation.

My first and favourite volunteer experience is conducting tours for students of all ages. You never know what you are in for with inquisitive young minds. Last spring I was taking a Grade One class on a tour on the theme of habitat. At the coyote enclosure we were talking about what coyotes would hunt for in the wild. After several answers, a student raised her hand and said, "They eat beans?" At my bewildered look, she pointed out the interpretive sign in front of the enclosure which said, "Coyotes have been on the prairie for...". I said the teacher would explain the difference between 'been' and 'bean'.

Another Grade One class came for a birds of prey tour. At the eagle enclosure I asked them what the term 'bird of prey' meant, knowing they had stud-

ied this in class. A student replied very quickly, "It means they pray when they hunt for food." Not a bad answer.

When I started volunteering I did not know the difference between a deer and a dandelion! That's a slight exaggeration, but the staff provide a fantastic training program to get you on the road to volunteering. No one is ever placed in a situation they are not comfortable with.

This has been an exciting experience for me. In 2001 I was honoured to be named the Zoo Society's volunteer of the year. The following year I continued to challenge myself and was elected Society president. I look forward to exploring the many ways to contribute.

I am eager to get back out to the zoo on a more regular basis now. Spring is exciting there, the time for growth and rebirth. Each year I look forward to checking out the new animal babies. We are bound to have baby wapiti, white-tailed, sika and fallow deer fawns, mouflon, bighorn and stone sheep lambs. We may even get a moose or bison calf.

Be sure to visit the zoo to discover what else Mother Nature will surprise us with! If you want to learn more about Saskatoon Zoo Society volunteer programs, contact Cathy Bartsch at 975-3395.



Syd Tyson

The ins and outs of life leases

Public Legal Education Association of Saskatchewan (PLEA)

The term "life lease" refers to a residential tenancy agreement that combines some of the rights and responsibilities of home ownership with those of a landlord-tenant relationship. Housing complexes that offer life leases are usually designed with older adults in mind, but this may not always be the case.

Generally, living units under a life lease are similar to those in an apartment building or condominium complex. They may be operated by a private for-profit business or a non-profit organization. In many instances, life lease complexes are developed by churches and service clubs. Recently, new projects in Saskatchewan have been facilitated by the Centenary Fund, a provincial government initiative designed to assist social housing and other capital projects.



Under a life lease arrangement, tenants pay a contribution or entrance fee in return for a lease on their rental unit that gives them an exclusive right to occupy that unit for life. Paid at the outset of the lease, such fees

generally provide some or all of the funds required to build or develop the complex. When an existing unit is leased to a new tenant, the fee may be used to pay the original tenant or his/her estate a refund upon termination. Interest earned on the entrance fee belongs to the landlord, not the tenant.

Older adults often use the equity in their existing home to finance the initial entrance fee for a life lease. Such fees are usually less than the purchase price of an equivalent condominium. Since tenants don't own their rental units, they have less responsibility, work and expense than living in a conventional home.



Tenants must pay a monthly occupancy fee, much like the rent paid by tenants under traditional rental agreements. This monthly fee helps

cover common costs such as utilities, taxes, insurance, management fees and so on. Generally, tenants who pay a relatively high entrance fee will pay lower monthly fees.



A life lease ends when the tenant dies or decides to move to different living arrangements. At this time the tenant, or his/her estate, can sell the life lease. It may contain a clause that the landlord will buy the unit back for an agreed price. In other cases, the tenant may be able to sell the life lease at a profit, depending on the market. Sale to a third party may require the consent of the landlord.

Some life lease complexes allow residents to participate in decision-making and administration, while others do not. Because

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PLEA

PLEA is a non-profit, non-government organization that provides the people of Saskatchewan with understandable, useful information on our laws and legal system. This article is intended to provide general information only. People who need legal advice should consult a lawyer.

Life lease complexes built for seniors may offer features not always available

(continued from Page 4)

these complexes are usually built with older adults in mind, they may also provide appealing features that are not otherwise available. This may be particularly true in smaller urban centres and rural communities.

Individuals considering entering a life lease should be aware of the potential for rent increases and other additional costs, procedures for terminating the lease, and the possibility of recovering the initial entrance fee. It also very important that older adults know whether the facility allows for increased levels of assistance and care, depending on a person's changing needs. Some complexes may offer increased services such as housekeeping, meals, personal care or medical support.



Life lease arrangements involve a unique relationship between landlord and tenant. Tenants do not own their housing units, yet they are not covered by the standard protections of *The Residential Tenancies Act*. It is important to carefully read and understand the terms of any agreement, and to be aware of the rights and responsibilities of each party to a life lease.

Now the library's books that talk talk even better

Saskatoon Public Library is now offering an enhanced service for Talking Book borrowers. They may now request to have their library card number in braille on their card.

Talking Books may not be requested on SPLcat but only in person or by phone. However, Talking Book borrowers who read braille and like to place holds on other library materials or renew items by telephone may like the option of having their library card number in braille on their card.

Talking Books are full-length unabridged books that have been read aloud onto cassettes and are for the use of people who are unable to read print because of a visual, physical or perceptual difficulty. People who fit into these categories may apply for a Talking Book card.

For more information on Talking Books, contact Outreach Services at the Frances Morrison Library, at 975-7606.

Grand Role Models

Just because the grandchildren are now adults, it doesn't mean they don't need Grandma and Grandpa.

A survey by Toronto researchers indicates that grandparents are important emotional guides for adult grandchildren. "While the stereotypical image of grandparenting may be of an elderly person nurturing a small child, grandparents are influential as role models who offer friendship, love, moral support and guidance, and teach family values even after their grandchildren become adults," says Prof. Emeritus Benjamin Schlesinger of the University of Toronto's Faculty of Social Work.

Benjamin and his wife, Rachel Aber Schlesinger, a social sciences professor at York University, surveyed 95 York undergraduates, aged 18 to

30, and found that grandparents helped most often in the area of emotional support, followed by financial assistance (including paying for university fees, travel and housing subsidies). The students described grandparents as "connections to the past," "role models" and "a buffer to parents."

The results indicate that grandparents can become pseudo-parents in times of need, act as informal teachers and help their grandchildren through difficult times. "Grandparents are an important link in ongoing family issues," says Benjamin Schlesinger. "Frequently they are the only permanent link when families face divorce, death or separation."

— by Jessica Whiteside, University of Toronto Magazine, Winter 2004

(used with permission)

Did you drop out of the workforce for some years to raise children? CPP has news for you.

Child Rearing Dropout Provision — Canada Pension Plan

When you apply for a CPP benefit, such as retirement pension, the amount you receive depends on how much and for how long you paid into CPP over a period of time. This period of time is called your contributory period, and it is different for everyone. It will always start on January 1, 1966 (when CPP began) or when you turn 18, whichever is later. It ends when you start to receive a retirement pension, while you are eligible for a disability benefit, when you turn age 70 or when you die.

In a person's lifetime, there may be reasons that someone is unable to pay into CPP. When you apply for a benefit, it is possible to have some of these months dropped out of your contributory period when we determine how much you will get. One reason may be because you stayed home to care for your children. This is called the Child Rearing Dropout or CRDO.

The CRDO may increase the amount of your monthly CPP benefit by reducing your contributory period. It could also help you meet the contributory period for a disability benefit. In addition, in the event of your death, it could help provide benefits to your estate and survivors.

By using the CRDO, CPP is able to drop out months where you had low or zero earnings because you stayed home to care for a child under age seven. This means that lower earnings during this time will not cause lower pension benefits. Here is an example of how the CRDO works:

Joyce worked outside the home until her daughter Beth was born in 1983. She then stayed home until Beth started school in 1989. The CRDO drops out the period from 1983 to 1989. When Joyce applies for her CPP retirement pension, she receives

\$735 per month. Without the benefit of the CRDO, Joyce's retirement pension would have been only \$650 per month.

The CRDO provision applies for any month:

- you or your spouse or common-law partner received Family Allowance or were eligible for the Canada Child Tax Benefit (CCTB); and
- you had reduced earnings because you worked part-time or stayed home to care for a child, under age seven, born after December 31, 1958.

If you are not currently the CCTB eligible parent, but you have low or zero earnings and you are the primary caregiver for children under age seven, you should consider contacting the Canada Customs and Revenue Agency (CCRA). The CCRA can change your eligibility now but it cannot be changed retroactively -- that is, at the time you apply for a CPP retirement pension many years from now.

You can apply for the CRDO at the same time as you apply for any Canada Pension Plan benefit. You will have to provide proof of birth for your children.

FOR MORE INFORMATION:

To find out more about the Canada Pension Plan and Old Age Security programs, visit our website at: www.hrhc-drhc.gc.ca/isp or call free of charge

1 800 277-9914 English

1 800 277-9915 French

TDD/TTY: 1 800 255-4786

For faster telephone service, please call Tuesday to Friday during the middle weeks of the month. Please have your social insurance number (SIN) ready.



Physical activity and chronic disease



There is a myth that if you have a 'condition' or are unhealthy you should avoid physical activity. The fact is that many diseases and their symptoms can be controlled through properly performed physical activity. Everyone, however, should consult a doctor before starting an exercise program.

Arthritis

Pain and stiffness are the biggest barriers to being physically active with arthritis. Yet research shows that regular exercise, performed properly, can decrease pain and increase flexibility and overall fitness. When you are active you are feeding your joints. Inactivity starves the cartilage, which covers the ends of the bones to protect and cushion them, and it will crumble away.

Regular physical activity manages arthritic pain. If you're inactive, your muscles and other soft tissues around your joints will shrink and stiffen, causing extra stress on the joints and increasing the pain when you do move. Physical activity can also help weight control and thus reduce the stress placed on your joints by your body.

Those with severe arthritis or joint deformity should consult a physiotherapist before beginning an exercise program.

For more information, go to www.arthritis.ca

Diabetes

Studies show that regular physical activity can reduce the risk of developing diabetes by 50%. Physical activity improves your body's ability to use insulin by increasing glucose tolerance and insulin sensitivity. Being overweight is a main risk factor for diabetes and can be controlled through physical activity.

Those with diabetes can control blood sugar levels and reduce their need for insulin by being active.

Cancer

Research shows a reduction in the incidence of cancer in those who are physically active versus those who are sedentary or inactive. The reasons are not clear but we do know that physical activity reduces stress, improves the immune system and helps control weight, which are all risk factors for developing cancer.

For more information, go to

http://www.cancer.ca/english/RD_PhysicalActivity.asp

Cardiovascular Disease

Heart disease is the No. 1 killer in North America. Physical activity can help prevent or control many of the risk factors for cardiovascular disease. High blood pressure and body weight can be controlled; stress can be reduced. Exercise also helps control cholesterol levels by reducing bad cholesterol (LDL) and increasing good cholesterol (HDL). Physical activity improves heart, lung and muscle efficiency, keeps the vessels healthy and improves circulation.

Activities to improve heart, lungs, muscles, bones:

Strength ideas: carrying groceries; lifting weights to increase upper body strength; climbing stairs

Cardiovascular ideas: walking, jogging on flat surfaces and hills; swinging the arms while walking; bicycling; dancing; housework such as vacuuming

Balance ideas: yoga, tai chi; standing on one foot and then switching to the other (stand by a chair or table for extra balance); playing catch

Flexibility ideas: yoga, tai chi; stretching exercises; dusting or reaching in high places

For more information visit the in motion web site at www.in-motion.ca or call 655-DO IT (3648)

Nancy Lackie is an in motion consultant.

Tips for Communicating with the Hard of Hearing

- Slower, please, not louder. Shouting can cause discomfort to a hearing aid wearer.
- The nearer, the clearer. Come closer, and speak clearly and naturally.
- Many hard of hearing people rely on lip reading, so wait for them to look at you before you speak. Don't cover your mouth.
- Make sure your face is not in shadow.
- Find out if he or she has a "good" ear, and speak to that side.

- A deadpan face is hard to read. Use expression and body language to help project meaning.
- If you notice that what you said was not caught, try rephrasing rather than repeating. Hard of hearing people often hesitate to ask; be alert.
- In conversation, give the listener key words or phrases, to make lip reading easier.

With thanks to

Saskatchewan Deaf & Hard of Hearing Services Inc.

THIS CLOCK TELLS MORE THAN TIME

I built a paper clock a few years ago. It was modelled after the Peace Tower clock in Ottawa, our nation's capital.

News anchors like to call Ottawa "our nation's capital" for some reason. "Caput," from which "capital" is derived, is Latin for "head," which implies that Ottawa is the head of the country, not the hind quarters that it so often resembles. And in case you were wondering, the homonym of "caput," spelled "kaput," is not related, although a lot of things that emanate from our nation's capital end up that way, sooner or later.

Getting back to the Peace Tower clock made of paper: Here was a Canadian product, designed in Canada, based on a Canadian landmark and using real Canadian paper from real Canadian trees. (Not those faux trees that one finds in Washington state and the Amazon rain forest.)

This particular clock had 650 pieces. It took five hours just to cut them out and separate them into envelopes.

"Wow," you might be saying (assuming you made it past the first paragraph), "that's a lot of pieces."

Yes, it is a lot of pieces, but many of those pieces, much like good communists, abandoned their individual identities for the greater good of the Clock as a whole. For example, the hook from which hung the weight (which turned the dohickey which moved

**Michael
Gillgannon**

the frammis which moved the thigh bone, which was connected to the hip bone, now hear the word of the Lord) was composed of 11 identical pieces glued together to give it

enough substance to prevent a two-pound weight from crashing to the floor or onto the cat.

It's all about gravity. The weight descends, hopefully in a stately fashion, the escapement keeps the pendulum going back and forth, the gears turn smoothly, and the hands point to numbers from which we infer that it's time to head out for that luncheon with the Governor General.

A question haunted the 40-hour construction process: What if, at the crucial inaugural moment, instead of going tick-tock it goes thunk-thack? What if the whole proves to be less than the sum of its 650 parts and friction wins the day instead of gravity?

Alas, that is exactly what happened. There was too much friction. The pendulum did not swing on its own, the gears did not move, the hands were static. The paper Peace Tower clock was as useless as a royal commission.

Normally I would blame myself, but since we're on a political theme here, it must have been the glue. Or the instructions. Or my childhood. Someone called me a name in Grade 3 and I have been seeking closure ever since. Woe is me.

Saskatoon Council on Aging Confidentiality Policy (abridged)

(Adopted by the Board on September 12, 2002)

Council's membership database, which contains members' addresses and phone numbers, is kept confidential. However, at times research organizations may request members' names and addresses to carry out research which is in keeping with Council's mission "to promote dignity, health and independence of older adults". Permission from Council's Executive and Board is always required before any names are released. Council reviews such requests, confirms that the research

is valid, that the requesting agency is reputable and that the research will benefit older adults. No data other than the person's name and address will be released. If you are contacted by a research agency you always have the right not to participate in the study, or you can specify that you don't want to be contacted.

Copies of the full privacy policy are available at the office.