



COMING of AGE

A Publication of the Saskatoon Council on Aging

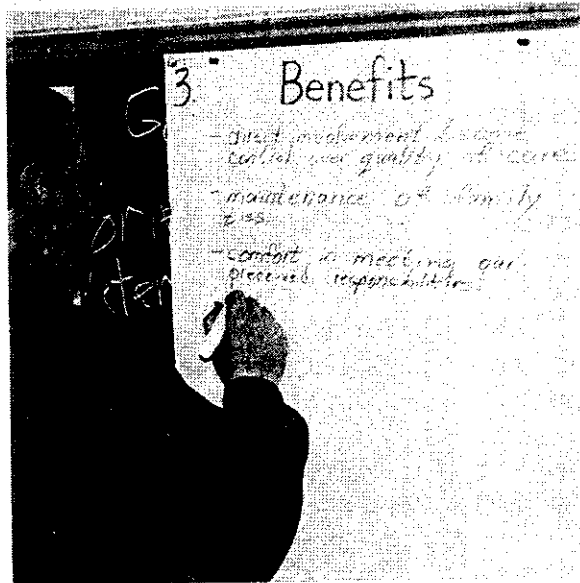
Informal caregivers need help, Council is told

In countless homes throughout Saskatoon, people are caring for spouse, parents, children, in-laws, friends or neighbors, sometimes full-time or in addition to a job, often with little help or respite.

The assistance offered by such informal caregivers is of many types, from transportation and financial arrangements to shopping and personal care, Lorne Glauser of the Saskatoon Council on Aging told a Jan. 25 forum held by the Council, Input '97.

Such informal care -- outside of what is provided through the health, social services and personal care home systems -- eases demands on those systems, many at the forum pointed out, saving money for governments and helping the economy.

Input '97 examined the needs of informal caregivers and ways to meet those needs as part of the Council's completion of a



Informal caregivers help the family, themselves and society, as well as those for whom they care, the forum was told.

proposal to Health Canada for \$272,382 for a three-year project designed to help caregivers in Saskatoon. The community initiative includes partnerships among agencies, a single entry point to the system, enhanced and varied respite opportunities, and development of delivery options.

All those things are badly needed, the 90 at the forum -- a

quarter of them caregivers -- made clear. They pinpointed such needs as:

- **Access to information:** about the condition of the person they are caring for, resources in the community, guidelines to assist decision-making, a one-stop information centre or telephone number.

- **Respite, or time out.** "It

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becomes your primary responsibility," one long-time caregiver said. "You have no life of your own."

● **Networking** with others who are caring at home and support from formal caregivers, volunteers and institutions, family and friends. Support groups are required.

"It takes a community to support a caregiver," said one. "You fear to be a whiner if you express a need for support," said another.

● **Moral support** to share their burden, validate their role, alleviate their guilt, maintain their health and self-esteem. "We need to help caregivers express their needs and feelings."

● **Counselling** to resolve family conflict, encourage caregivers to care for themselves. Research says that after about 18 months, 60 percent begin to experience a breakdown in their own health.

● **Co-ordination and team-building** among the family and with health care providers. "Who do you call if you're in crisis, to share your concerns, to get directions?"

● **Financial help**, such as a tax deduction for those who employ others to provide some care, and compensation for people who take on the caregiving role.

● **Workplace help**, such as recognition in employee assistance plans and information on being an employer of caregiving help.

● **Help with mobility, research information, technology.**

The caregiver "is not necessarily the one who's closest, it's the one who's willing," one person told a small group. Often the job falls on a daughter or daughter-in-law, but some older men turn more readily to another man. Often there is a primary caregiver, but some families share the load among everyone.

"It takes a community to support a caregiver."

In this mobile age, only one child may live near elderly parents, one person said. That child will become the caregiver but needs support from the rest of the family. Technology such as the telephone conference call can enable long-distance caring.

Many actions were suggested to meet the needs of caregivers, beginning with a way for them to access the information they

need, perhaps through a central clearing house that tells about available resources.

Support groups should be established to give caregivers the emotional support they need, and respite services to give them a break while others take on their responsibilities. Public awareness of the situation must be raised.

Lobbying must be undertaken to make governments aware of caregivers' financial contribution to the community. "Looking after someone in your own home is an expensive process," said a woman caring for a spouse. "If the government wants us to take responsibility for our frail elders, they must kick in for this plan."

The Council's caregiving proposal goes to Health Canada soon. It incorporates the work of the board and long-term planning committee, research from across North America, and the results of Input '97, which was held at Grace-Westminster United Church with support from 19 companies and agencies.

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Howard Stensrud -- building his community

By Teresa Harley

Howard Stensrud has always been a builder -- literally, with his construction company, and through more than 30 years of volunteering to ensure that seniors and people with special needs have places to live and work in Saskatoon.

He has served on the boards of Cosmopolitan Industries and Elmwood Residences (providing employment and homes, respectively, for those with special needs). He's worked on the boards of Jubilee Residences for seniors, the Saskatoon Housing Authority and the University of Saskatchewan. He's been a member of the Cosmopolitan Club and president of SARCAN, the non-profit recycling operation that employs people with disabilities.

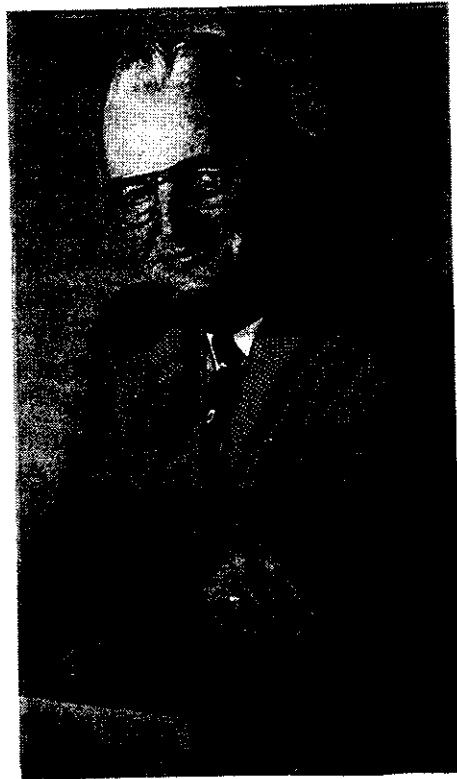
He became active because he and his wife realized they needed help with their youngest daughter, who has special needs, and his enthusiasm is undimmed.

"Cosmopolitan Industries is a magical place," he said in a recent interview, marvelling that "1,600 hours of volunteer time" were given in November 1996, some by people without family need for the organization.

He loves telling people that Cosmo is the largest provider of employment and programs for handicapped people in Canada. After seeing what is available elsewhere, he knows it "has the best variety of services" anywhere.

Mr. Stensrud believes that strong boards and good staff are the keys to success for such

organizations. "Vitality on boards is key." So are solid financial foundations, not always easy to achieve when the notoriously volatile paper recycling market is involved, as it is with Cosmo. The agency has gone from being 100-per-cent government subsidized to 40 per cent, he notes, and has a "great partnership" with the City of Saskatoon.



"There are still so many ways things can be improved."

---Howard Stensrud

He worries that provincial changes to health care organization constitute a "danger of centralizing too much power in systems, so people see less need for involvement." It was "easier to talk to a (cabinet) minister than it is to the chair of a health board," he says.

Nowadays, "making decisions which count takes staying power," and anyone who thinks services for seniors have not deteriorated is "dreaming in technicolor."

But his advocacy continues. "We can't let up pressures on the public with regard to the handicapped and the aged because there are still so many ways things can be improved."

He likes to quote his friend, former Lieutenant-Governor George Porteous: "Society is finally judged by what it does for the least capable of its citizens. We must continue to give them choices rather than applying preconceived philosophies that hamstringing their options."

No wonder Howard Stensrud was made a member of the Order of Canada in 1994.

Widows Group offers a lifeline

When my husband Ken died in 1973, I left our farm near Conquest and moved into the house we had bought in Saskatoon for our retirement. I knew a few people, but it was a rather lonely time. The Widows Group became a lifeline.

The group is known officially as Saskatoon Community Contacts for the Widowed (SCCW). It began with four women -- Edith Apps, Lillian Crawford, Agnes Salikin and Helen Williams -- three clergy and three people from the Northern Saskatchewan Chartered Life Underwriters Association, which had suggested its formation and gave initial funding. Some funding also came from the federal New Horizons program.

SCCW became really important to me, for it provided instant friends in the same situation. They understand what a widow is going through because they have been through it themselves. They never say in a well-meaning way, "You'll get over it" or "You'll find someone else." They offer grieving assistance.

From the initial four, the organization has grown to an average yearly membership of 200. The aim is to provide encouragement, guidance and support through individual contacts, information and programs.

General meetings are held the third Sunday of each month at 2.30 p.m. at St. John's Angli-

can Cathedral Parish Hall on Spadina Crescent. After a business meeting and a coffee break, there is an interesting program. Some members go together for dinner afterwards.

I've participated in all the subgroups, which began in response to members' interests and needs. The popular Wednesday morning Knit and Natter began in 1983 and meets at St. John's. Members feel comfortable in this small group and appreciate the central location. Today it's more natter than knit!

When I sold my house, I found the information I learned in the Personal Economic Planning group, PEP, very helpful. PEP meets bi-monthly in the Carlton Towers party room and helps those who manage their investments, require information on wills and estates, income tax, selling their homes, moving to an apartment or buying a condominium. Its Lady Beware program warns against telephone scams.

Hearing about others' experiences with condominiums' on-going costs convinced me to rent an apartment and have money for travel, often through SCCW.

Several times a year, bus trips are arranged to the United States, across Canada, or one-day trips in Saskatchewan. These are fun. I've gone to Portland, Oregon, Victoria, to the Calgary Stampede and Spruce Meadows horse shows, and on Saskatchewan trips. I even went

By
Betty Dishaw



Betty Dishaw ready for the Grey Cup party at a SCCW meeting

to Britain with the group.

Small groups are formed to suit individual interests, such as lawn bowling in the summer and in winter, alley bowling. Picnics are planned, groups attend plays, dinner theatres, symphony concerts, university classes, exercise classes and sports events.

We exchange recipes, craft and knitting instructions. All enjoy a Christmas potluck dinner, gift exchange and entertainment, and members in hospital or shut-in are remembered with visits and phone calls. A newsletter comes out every two months.

In this caring organization, we become friends, enjoying each others' company. We welcome others experiencing the grief of losing a husband or wife.

Groups also help men with grief

Six years ago, when she saw the need for a group for widowed men, Lorine Betker arranged regular weekly coffee meetings at the Parktown Hotel, where she felt they "wouldn't feel pressured."

The group began with three newly-widowed men, who decided to invite women to share in talk about where they were in the grieving process. Today, 10 to 15 people -- six men -- come on Monday evenings, when the conversation is "pretty flexible, depending on the mood."

Mrs. Betker knows these low-key evenings are valuable. "I think what happens is that we have all walked this path of widowhood. Men or women, we still know the pain, we can say this is how we coped. They know by sharing our experiences that we survive."

She says many men "looked forward to my contacting them on the phone but didn't come. My opinion is they need that support but can't publicly show it, unless they get desperate."

A Men's Grief Recovery Group begins again at St. Paul's Hospital on Tuesdays from April 15 to May 20, with social workers Paul Benson and Neil Taylor.

Getting the men started coming is hard, but "once they start, mostly they keep on," says Mr. Benson. "Little by little, people who progress with their grief open up and even put themselves forward. It's wonderful."

Supports for the Widowed

Saskatoon Community Contact for the Widowed

P.O. Box 7485,
Saskatoon S7K 4R4
665-8522 (answering service)
3rd Sunday of the month, 2 p.m.
St. John's Anglican Cathedral
Parish Hall,
816 Spadina Crescent East
President Wilma Huber

St. Paul's Cathedral Grief Support Group

For men and women (not limited to the widowed)
Every second Thursday
September to June, 7 p.m.
Cathedral meeting room
Joanne Laird, 652-0033

Men's Grief Recovery Group

St. Paul's Hospital
Meets Tuesday, 8 p.m.
Room 592, St. Paul's Hospital
Paul Benson, 655-5000, Neil Taylor, 653-5057

New Beginnings Support Group

For widowed, separated and divorced Christians
Thursdays, 7.30 p.m.
Queen's House Retreat and Renewal Centre,
601 Taylor Street West
Brenda Wynn, 933-9791

New Beginnings Spring Retreat

April 25-27
Queen's House Retreat and Renewal Centre
Margaret Krieger, 653-3787
Fee \$95, no one is turned away.

Saskatoon Family Service

Bureau will have another grief support group in the fall
244-0127

Bereavement Support Group for Widows

Social Work Department,
Saskatoon District Health
Meets Wednesday afternoons twice a month, 1-3 p.m.
Nutana Park Mennonite Church
1701 Ruth Street East
5-part series began February 26
Luella Moore, 655-1473,
Connie Gutwin, 655-1467

Grief Recovery Outreach Program

Monday, 7-10 p.m., January 20-March 10
Queen's House Retreat and Renewal Centre
601 Taylor St. West, 242-1916
There may be other such programs in future

Informal Bereavement Rap Group

For men and women
Mondays, 8 p.m.
Parktown Motor Hotel
Lorine Betker, 653-4443

"A New Adventure ... A Grieving Journey"

support group for the widowed and others
Mondays 7-9 p.m.
Acadia Drive Funeral Chapel
915 Acadia Drive, 955-1600
Section I: Lorraine Kenaschuk
Section II: Betty Payne

W.A. Edwards Family Centre

Resource lending library of books and tapes on understanding the many aspects of grief, loss and healing
Handouts, brochures available
Evelyn Edwards, Saskatoon Funeral Home, 244-5577

There may be other groups which were not located

Seniors Benefit: Return of the OAS Means Test

Were you born before 1936? Are you married to someone born before 1936? If you answer 'yes' to either question, you may not have to worry much about the new Seniors Benefit means test that will be phased in, one age group per year, starting in the year 2001.

For those born before 1936, the Seniors Benefit will be optional. However, every senior should learn about it. The government says low-income seniors will be \$10 per month better off by opting for the new Seniors Benefit; some may therefore want to switch.

Those born after 1935 will have no choice but to accept the Seniors Benefit, unless a concerted lobby effort this election year can derail the proposal before it becomes law. Seniors have been surprisingly complacent -- perhaps they feel they are not the direct targets of the plan to remove the universality of Old Age Security (OAS).

Seniors have also been very quiet about the government's plan to remove the \$3,482 age credit and \$1,000 pension tax credit in 2001. The fact that "age and pension income credits will no longer exist" will add more than \$1,000 to many seniors' tax bills -- even those born before 1936!

By Terry McBride

The real target of the government's OAS reform is the 10 million baby boomers born between 1946 and 1966 who start turning 65 in 2011. The crest of that wave will hit Canada in 2030 and could swamp the public pension system.

First to face the new means test will be the folks who turn 61 in 1997; their taxable income in 2000 will determine the size of their first Seniors Benefit cheques in 2001. In 2002, another age bracket -- those born in 1937 -- will be affected. By 2011, everyone born from 1936 to 1946 will face the means test.

The means test idea is not new. The Old Age Pensions Act between 1927 and 1952 fixed a maximum monthly pension of \$20, starting at age 70. Each province imposed its own means test and reduced the pension if the senior had a certain amount of income and property. Some provinces even recovered the payments from estates.

The Old Age Security Act of 1952 made payments of \$40 a month available at 70 without a means test, but there was a test if anyone 65 to 69 sought Old

Age Assistance.

When the Guaranteed Income Supplement was introduced in 1966 and the Spouses Allowance in 1975, applicants had to supply details of their prior year's income. The Supplement is reduced by \$1 for each \$2 of additional income earned (other than OAS). You could say that this means test is equivalent to a tax rate of 50 per cent on top of the 29-per-cent income tax.

Did you ever wonder why some seniors in subsidized high-rise apartments talk about keeping cash in safety deposit boxes? A low-income senior who earns another \$1,000 in interest on a term deposit pays \$290 more income tax and \$250 more rent, and loses \$500 of Supplement in the following year. They may actually be better off not to invest their savings.

The same attitude problem will spread to millions of middle-income seniors, for the Seniors Benefit means test is going to be even tougher than the OAS clawback. The 15-per-cent OAS clawback is based on individual incomes that exceed \$53,215. The new 20-per-cent Seniors

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SHA Social Housing for Seniors

By Shelly Scheibe

Seniors who want to be self-supporting and live independently but simply cannot afford housing at today's prices can find help at the Saskatoon Housing Authority (SHA). It provides a social housing program for people who otherwise could not afford good quality housing.

SHA is a property management company responsible for housing units developed and

Benefit...continued

Benefit means test will be based on family income and starts at the much lower threshold of \$25,921 per year!

One writer calls it a "government raid on Canadians' RRSPs." Another claims it will discourage Canadians from saving for retirement just when they need more encouragement.

Since the Seniors Benefit was made so complicated, people who read government pamphlets won't know what they are losing. The best source of information is the free booklet, "A Guide to the Proposed Seniors Benefit -- A Report by the National Council of Welfare." To get a copy, phone (613) 957-2961 or fax (613) 957-0680 in Ottawa.

If you are on the internet, visit the websites at novatech.ca/seniors/ and www.garth.ca. Some of the editorials you find there will get your blood boiling.

Terry McBride, of the tax and planning division of Matrix Financial Corporation, is newsletter editor of the Saskatchewan Association of Financial Planners.

operated by the three levels of government -- city, provincial and federal. Since federal and provincial governments subsidize the program's operating costs, SHA can offer quality housing at affordable rents. Tenants pay 25 per cent of their gross monthly income towards rent.

The 12 senior apartment buildings managed by SHA offer comfortable, secure surroundings and companionship for over 1,200 Saskatoon and area seniors. All buildings have libraries, recreation areas, common rooms, laundry and limited parking facilities. Most are in central Saskatoon, but others are near Market Mall, in Sutherland and on Avenue P.

People wanting to live in social housing are required to complete an application form and provide verification of monthly income. All information is kept confidential.

A home visit is made to determine applicant eligibility and priority, and assess current living

conditions. A point-scoring system is used to ensure that applicants with the greatest need (and the highest point scores) receive housing first. The system is intended to be a fair and non-judgmental evaluation. Areas assessed during the home visit include adequacy (e.g. kitchen and bathroom facilities), suitability, affordability, social and health issues as well as the home's physical condition.

Following the assessment, applicants are placed on a list and are offered housing in order of priority of need -- instead of first come, first served -- as housing units become available. Currently, 360 individuals or couples are on the approved applicant list, and need will determine who gets the next available apartment. Last year, 153 units were vacated and occupied by new tenants.

Shelly Scheibe is acting administrative assistant at the Saskatoon Housing Authority.



Participants in the SHA's Collective Kitchen program gather at Fifth Avenue Place to socialize and cook meals to take home. From left, James Wilson, Ethel Rawson, Mary Ann Schoeppler and Magdalene Virog. (Photo by nutritionist Rita Mereles)

Update:

What's new with some of the subjects of past stories featured in *Coming of Age*.

Wes Robbins revealed the secrets of playing winning tennis at 80 in the Spring 1996 issue. He and partner Dale Shockey, former principal of Victoria Public School, won the provincial doubles gold medal in their age category at the Provincial Games in Swift Current last July, and repeated the feat at the Canadian Games in Regina in September.

The Autumn 1995 issue profiled **Sid Buckwold**, former mayor of Saskatoon and former Senator. In 1996, he was named an Officer of the Order of Canada in a ceremony in Ottawa.

The retirement plans of **Jean Nahachewsky**, resource centre co-ordinator for the Saskatchewan Teachers' Federation, and the retirement experience of United Church minister **Wendell Stevens** were featured in Spring 1996. Both have new responsibilities, Mrs. Nahachewsky as vice-president of the Saskatoon Council on Aging and Rev. Stevens as half-time minister at St. Martin's United Church.

The booklet, *Crime Prevention and Safety for Seniors*, which had Council of Aging input through its members on the police chief's senior citizens advisory committee, is available at the Council Resource Centre or the police station.

Remembering valued Council board members

By Jean Nahachewsky

In the past year, our Council on Aging lost two vibrant and enthusiastic board members. Harry Karolat and Betty Murray both died in recent months. On behalf of the board and the many people whom their lives touched, we would like to remember them and their contributions to the seniors in our city.

Harry Karolat joined the Council on Aging as a board member in 1993. He served as the Council's representative on the Saskatchewan Seniors Fitness Association, and worked enthusiastically to promote fitness as a way for seniors to live happier, healthier lives. He was excited about the Provincial Games held in Swift Current in July last year, and the Canadian Games in Regina.



Harry Karolat

He was vice-president of the Council for a short time and was the alternate representative to Saskatchewan Seniors Mechanism Association. Council president Bill Bender remembers Harry as a humble and considerate man, highly motivated since retirement to work for a better life for others.

Betty Murray became a board member in 1992 after retiring as the charge nurse on the obstetrical ward at Royal University Hospital. She served as membership convenor on the board, and was also an active volunteer in the Council on Aging office and the Resource Centre.



Betty Murray

She was very helpful with the Isolation and Older Adults Project, says co-ordinator Diane Johns, especially on the evaluation committee. She also devoted many hours to helping with the phone survey done in 1994 to assess the community about transportation needs. "In her quiet, pleasant way, she accomplished a lot," Ms. Johns said. "I really miss her."

Betty shared her experience of moving from her home to an apartment in the Spring 1995 issue of *Coming of Age*. Sadly, the pleasure she expressed about the apartment she had chosen was short-lived. As her health deteriorated, she moved to be with her daughter in Calgary, shortly before she died.