



Cross
Aging Exercise
Winter 2003
Benevolent
Computers
Financial tax

COMING of AGE

A Publication of the Saskatoon Council on Aging

Planning for successful aging in place, here in Saskatoon

Saskatoon will be a world-class community in which to age when ideas developed at a dynamic session on Planning for Our Future are implemented. First steps are being taken in many areas, with intensive involvement of the Saskatoon Council on Aging.

Better services in health, recreation, caregiving, senior centres, housing, education and other areas will smooth adaptation to the changes aging brings, improve the lives of older people and generate many kinds of opportunities for growth.

Health: Many seniors are relatively healthy but, for both the individual and society, health is a major concern about old age, especially if it means loss of independence. Planners can project the likely future direction of public services for seniors by examining the health and demographic makeup of those now middle-aged and looking at exist-

ing services, but clearly more geriatricians, family physicians and nurses working in geriatric units are needed.

Education: Education plays a key role in self-actualization, and opportunities for seniors offered by institutions such as Elderhostel, the University of Saskatchewan

By
Mike Gilmore

Seniors Education Centre and the Council on Aging will increase to meet the need. The special needs of older learners will provide challenges and opportunities for educators.

Inter-generational: To bridge the gap between young and old, inter-generational activity initiatives are being researched that will involve more seniors becoming mentors for children and young adults. This is productive aging, and the benefits are not all one-

way. Seniors enrich others, and themselves, by being of service to young people at risk of dropping out of school, pregnant and unwed teens, deprived children, etc., but there are many examples of younger people helping seniors and of mutual helping or equal partnerships. Inter-generational activities demonstrate a way to move beyond an assumed age-youth competition for a fixed pool of scarce resources.

Volunteers: The work of volunteers at corporate, community, family and individual levels to help the elderly will be promoted. Examples are the Knights of Columbus Columbian Care program that assists seniors living alone, or collective kitchens in partnership with community associations.

Long-term care: As they approach 60, many baby boomers will have at least one living parent, likely receiving

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President's Message

BY BETTY SECORD

PRESIDENT, SASKATOON COUNCIL ON AGING

Are you interested in the gambling issue which is fermenting in our city? Gambling will be the topic at our next general meeting, on Jan. 23 at 1.30 p.m. in the public library, Room 3. Come and share your thoughts.

Do try the new drop-in program at our Resource Centre on 25th Street, 1-3 p.m. on the third Wednesday of the month. It's a great success. Our popular blood pressure clinic draws 140-160 seniors on the first Tuesday of each month, to enjoy a social time and blood pressure check.

Three complete matches are busy in our Adopt-A-Grandparent

program, and co-ordinator Toni Chasmar is looking for more volunteer grandparents

The funds that let us do our work come from many sources. A percentage of our core operations at our Resource Centre are funded by different levels of government. Staffing is assisted by Canada-Saskatchewan Work Placements.

Each project receives funding from various sources. **Coming of Age** is assisted by the Saskatchewan Seniors Mechanism (Saskatchewan Lotteries) and Regional Health Authority No. 6 (RHA). SaskTel and RPS

Retirement Planning Specialists Inc. support our **blood pressure clinics**. **Adopt-a-Grandparent** is funded by the City, Saskatchewan Lotteries and the Community Initiatives Fund. The **Young at Heart** program is funded by RHA and the Saskatoon Housing Authority. The Franklin and RHA fund the **Directory For Older Adults**, and RHA and the Saskatoon Foundation the **Simply Living** handbook. We are grateful for all this help in our work for seniors in Saskatoon and district.

Best wishes for this new year of 2003.

Stay active in winter!

BY NANCY LACKIE

In winter, when a cosy read by the fire is more appealing than a walk in the park, we have to stay in *motion*! Cold weather or fear of slipping on ice often become barriers and we tend to stay indoors and inactive, but we must resist this tendency to hibernate.

Research continually reminds us that physical activity can significantly maintain and improve our physical and emotional health. Just 30 minutes of moderate activity on all or most days of the week can have a real benefit. It doesn't take long to lose muscle tone, put on weight and lose the other benefits of fitness gained during the warm months. When you move from one season to another, keep yourself in *motion*! Make regular physical activity part of all four seasons.

Take physical activity indoors in winter. A few suggestions:

◆ Visit your local community leisure facilities.

◆ "Mall walking" has grown in popularity, for shopping malls are convenient and warm places to keep in *motion*.

◆ On a warm winter day, dress in layers, go for a walk or try cross-country skiing through a park or golf course.

◆ Don't pack away your bathing suit, join an aquatic program at your local pool. Community recreation facilities offer a variety of such programs designed to in-

crease range of motion and muscular strength

◆ Turn on some music and dance or walk around your house.

The rewards of being physically active during all four seasons are worth the effort. It doesn't matter what you do, as long as you set a goal to engage in regular physical activity. Fitness should be a habit. Don't break the habit when the weather turns cool. Keep in *motion*!

Nancy Lackie is *in motion* consultant, Regional Health Authority No. 6



Coming of Age

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Commissionaires follow motto: Always put service before self

*"Now if you get to Heaven and Saint Peter isn't there
Don't be surprised if at the gate you find a "Commissionaire".*

— W.H. Smith, "Who Are Commissionaires?"

BY GINNIE HARTLEY

They're everywhere — at the bank, in the parking lot, at historic sites and public buildings. They wear dark blue uniforms but once they wore the colours of the Army, Navy, Air Force or RCMP. They are the men and women of the Corps of Commissionaires, retired from active duty but still feeling the call to put "service before self".

The Corps began in 1925 when the government tried to provide employment for the thousands of First World War veterans. Nowadays commissionaires provide security in many venues — one being Saskatoon city hall, where you'll find George Flemming.

George is a tall, slim, fit-looking man of 67 who lied about his age to join the Army at 16. Prospects in his home province of Nova Scotia were not good in 1951, and the Army provided a steady job and prospects of travel, education and promotion. He feels that young people today don't know what an adventure service life can be and what values and discipline it instills. He served with the Military Police in Korea, Egypt and across Canada, but in 1963, his dreams of a life in the Services were dashed by alcoholism. He is proud to have been sober since 1975.

Post-Army, he worked in Calgary, Winnipeg — where he met his wife Norma — and Saskatoon, retiring in 1988, partially due to a hearing impairment (a common difficulty for veterans). The next year he joined the Commissionaires.

He has walked the beat handing out parking tickets and worked at the Sturdy Stone, St. Paul's parkade and the Plant Biotechnology building. Now he

provides a security presence three days a week in the lobby at city hall. He likes to tell of the man who came in waving a parking ticket, complaining that he had just left his car outside for a minute while he paid a parking ticket!

In 2000, George went to Ottawa to receive the Canadian Peacekeeping Medal, one of two commissionaires chosen to receive it on behalf of all Canadian peacekeepers. He was selected based on his application and letters of recommendation. He thinks his application may have stood out because four of his six siblings were in the Services when he was (a sister nursing in the Air Force, two brothers in the Army, one in the Navy), and he said he wanted to represent them and honour their contributions to Canada.

During his Army years, he completed a degree in

English, which gave him a lifelong love of learning as well as a boost to his self-esteem; "I found out that I wasn't stupid after all." He uses that degree today working crossword puzzles. He also enjoys reading and classical music.

But his eyes really light up when he talks about visiting his grandchildren in Calgary — "the two most beautiful grandchildren in the world!"



Commissionaire George Flemming on duty at city hall

Ginnie Hartley is a Saskatoon freelance writer with a special interest in seniors.

Coping with Grief, and Living with Hope

By Jeanette Dean

As we grow older, we do get more practical help to cope with the very real effects of aging. To a certain degree, society tries to assist with our health, transportation and housing needs, and we have relatives and friends who are ready to help, too.

However, age brings loss and with it grief and, as we look to the future, hope seems to disappear, too.

It becomes difficult to cope with these emotions, especially when there appear to be too many hours in the day.

The 2002 annual gerontology workshop, The Spirit of Healthy Aging, addressed these concerns, and made us aware of two excellent resource persons we have here in Saskatoon.

Philip Carverhill, a psychologist who specializes in helping those coping with the loss of a spouse or an adult child, had excellent suggestions for helping us to help others cope with their grief and loss. So often we feel we don't know what to say or do.

He stressed that we should always be prepared to listen, and not be afraid to talk through our grief and that of others. We should acknowledge, recognize and validate the loss, and be there for the bereaved person for the long run.

More of his suggestions:

- ◆ We should use the deceased person's name when we talk with the bereaved.

- ◆ It's okay to cry with the bereaved person.

- ◆ Be real ... Be yourself, and do what you do best in supporting the bereaved, whether it's practical help like cooking a meal or providing transportation,

emotional support or some other helpful role.

Janet Brown, the chaplain at Oliver Lodge, gave a nourishing workshop on Hope 101, defining its nature and stressing the need to practice hope, like anything else.

It's important to remember to hope, she said -- generally and for specific things. Special reminders will help. She made concrete suggestions as to how we can hang on to our knots of hope and see small gifts in each day, and gave out a valuable hope profile worksheet.

Both these people would be excellent as speakers in senior group programs and they exemplified the quotation used to end

one presentation: "We're not put on earth to see through each other but to see each other through."

Jeanette Dean is a member of the Publications Committee.

Hope 101

I. Without hope you die.

II. When I saw the apple tree blossom, I knew I would live.

III. Where there is a will, there is a way.

IV. Your hope is not my hope.

V. She believed in me.

VI. You have to build a wall between hope and hopelessness.

VII. You can't put a big hope in a little soul.

C.R. Jevne, Hope Foundation of Alberta, Edmonton



Happy New Year!!

Avoid computer viruses

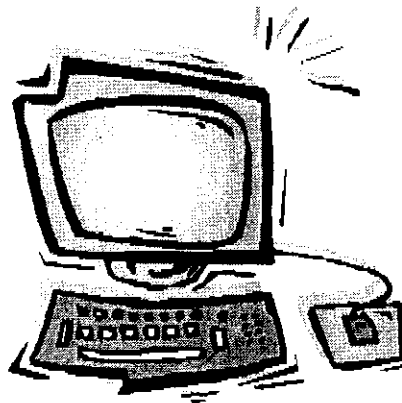
BY NATHAN ELKE

With widespread use of the Internet, specifically e-mail, computer viruses have become a common fear. A virus is a program created specifically to get into your computer's memory and wreak havoc. Some simply replicate themselves on the hard drive, taking up space, but others destroy files on the hard drive and nothing but a full drive re-format will fix the problem.

The main way you get a virus is through an attachment sent via e-mail. An attachment is a file attached to the e-mail, which you then save. Pictures, word processor documents, spreadsheets and sounds are common attachments. Viruses are commonly sent in executable files, programs which can be run (called "dot EXE" files because they end in the extension .EXE). The virus affects the computer when these files are executed. The file **must** be run for the infection to occur; simply having it on your hard drive will not do it. More recently, viruses were introduced into macros in MS Word documents; this is **much** more insidious, for you can infect your computer without running anything.

Some viruses spread by using your address book and mailing the infected file to all your friends. Not only do people receive a virus, it comes hidden in a file sent by someone they know and trust! While one must have contempt for the people who create viruses, they don't lack for ingenuity...unfortunately.

How do you avoid getting viruses via e-mail? The simple answer is never, NEVER open or save any attachments from anyone under ANY circumstances. However, if, like most people, you receive jokes from friends, pictures from relatives or documents from people you work with, this isn't a viable option. Instead, buy an anti-virus program. The main ones are McAfee and Norton, available separately or bundled with other programs. Norton



Utilities comes with Norton Anti-Virus. I recently bought PC Works Suite 2002, which includes McAfee Anti-Virus.

After you boot up, anti-virus programs run constantly, monitoring everything that goes on: e-mail, files being copied from disks, etc. Their data allow them to recognize viruses and clean up (disinfect) them. You can control these functions; you could, for instance, turn off automatic e-mail checking (perhaps to speed up your e-mail processing), though that isn't recommended. When you read e-mail and the program detects a virus, it alerts you and asks whether it should delete the message. Some anti-virus programs have a setting that will automatically delete files without your intervention.

These programs use your Internet connection to periodically update their virus files, either automatically or with a prompt, via e-mail or a message from the program, to connect to the program's website and update them yourself. This works for around a year, then you have to re-register, for a fee, to continue to get updated virus files.

Final warning: be careful with **any** unexpected attachment you receive, even from someone you know. Remember some viruses use a victim's address book to send themselves on. If you're not sure, e-mail the person and confirm that they sent the attachment.

Computer programmer Nathan Elke is a founder of the Saskatoon Free-Net (www.sfn.saskatoon.sk.ca) and head of the Information Providers Committee.

Be part
of 50+
in motion

ARE YOU OVER 50 AND CONCERNED ABOUT YOUR:

- ◆ BLOOD PRESSURE
- ◆ DIABETES
- ◆ WEIGHT
- ◆ HIGH BLOOD CHOLESTEROL
- ◆ OSTEOARTHRITIS

YOU CAN TAKE CONTROL OF YOUR HEALTH.

FOR MORE INFORMATION ABOUT THIS PROJECT, CALL

THE *in motion* RESEARCH OFFICE AT 966-6498.

Ten ways to pay the least amount of tax at death

**BY
TERRY
MCBRIDE**

The good news is that Canada has no estate taxes, succession duties or gift taxes. Those levies were all abolished in the 1970s. The government felt it could collect more revenue from income taxes and probate fees.

Are there ways to beat the taxman? Yes.



Buy an RRSP life annuity. You could even be collecting \$5,000 per month. But once you've outlived the guarantee period, the RRSP would have no remaining value when you die. That means zero is reportable on your final tax return.



Leave everything to charity. The resulting large tax credit means you shouldn't owe any tax on capital gains or RRIFs. Despite the fact your family doesn't inherit, you'd feel good because the taxman does not share in your estate.



Use a "RRIF meltdown" strategy. Instead of paying nearly half of your estate as income tax on death, defuse the tax time bomb while you are alive. It's risky because you'd borrow to invest in the stock market. But your interest expenses whittle the tax bill on RRIFs down to very little.



Buy a universal life insurance policy. Pay maximum premiums. The death benefit passes tax-free to heirs.



Prepay your funeral. Interest income compounds tax-free for money held by the funeral home to cover the cost of your funeral and cemetery plot.



Avoid probate. Even if you own only a house and manage to escape income tax because of the principal residence exemption, Saskatchewan can still charge a probate tax of \$7 per thousand. However, if you change ownership to joint names, the property bypasses your estate and you avoid probate costs.

In a less serious vein:



Marry a much younger spouse so you can roll over your RRIF tax-free.



Buy stocks at peak market prices, then die during a bear market. That means your executor can claim capital losses against other income. If your RRIF holds

stocks, the RRIF "tax time bomb" also gets smaller.



Die broke. Once you have spent all of your RRSP savings and all investments are gone, no income tax would be payable upon death.



Never save anything in the first place. With no savings and no income, you'd pay no tax.

If you can tell your financial planner exactly when you will die, you can get the perfect estate plan. The fact of the matter is that no one knows when the final day will be. Therefore, you have to plan to have some extra savings just in case you happen to keep living. Unfortunately, this may mean paying a few dollars in tax.

Paying the least amount of tax on death is not necessarily the best idea. To be safe, always seek independent professional advice before embarking on a drastic new scheme.

Terry McBride is on the local board of the Canadian Association of Financial Planners. He works at Raymond James Ltd., a member of the Canadian Investor Protection Fund. A recommendation of any strategy would only be made following a personal review of an individual situation.



Directed by Doreen Broley, Orpheus 60 entertains at Sunnyside Nursing Home.

Singing for the joy of it

By Ginnie Hartley

"We sing for fun."

That's the motto of Orpheus 60, a choir of seniors who take their love of music and singing to other seniors in the community who are no longer able to get out.

The group was formed in 1961, the brainchild of Tina Best. She and high school principal Frank Dewar decided to use their enjoyment of music to entertain others. Originally, members had to be over 60 (hence the name), but now those 55 and over are invited to participate. The average age is late 60s to early 70s, but some of the 35 members are in their 80s. About three-quarters are women, and new male voices are always welcome. Some people have sung in choirs for many years, but others are newcomers who may not be able to read music. They are welcomed; no auditions are required.

Orpheus 60 meets weekly to practise and socialize, and every Thursday afternoon takes the gift of music and song to seniors' residences in Saskatoon (and occasionally beyond). Music director Doreen Broley plans the repertoire and leads the practices; Joyce Jeffrey is the regular pianist. The choir performs a variety of secular and spiritual music, and the audience is welcome to sing along.

The group sometimes performs in costume for a particular musical theme, for example, Scottish costumes for Scottish songs.

I visited Sunnyside Nursing Home one Thursday afternoon when Orpheus 60 was singing there. The choir looked very professional in their white and red and obviously gave a lot of pleasure to the residents. One woman in the audience sang with every song, and more and more seniors joined in as the concert progressed, tapping their toes and humming along to the long-remembered tunes. The tempo varied from 'The Happy Wanderer' to 'How Great Thou Art', and these songs from the past touched a deep chord. The applause at the end was heartfelt.

Orpheus 60 also puts on two more formal concerts each year which are open to the public. There are potluck suppers and barbecues for choir members, and many firm friendships have been formed through the years.

Practices are held Mondays at the Cosmo Seniors' Centre, 614 11th Street East, from 6:30 – 8:30 p.m., with coffee and fellowship following. For more information, call the president, Edith Shannon, at 382-5208.

Ginnie Hartley is a Saskatoon freelance writer with a special interest in seniors.

Bleeding, in a good cause

Not that I'm a do-gooder or anything, but if Canadian Blood Services can really use my fluid, they can have it every 56 days, no questions asked (by me). I would like to think those corpuscles will end up saving little Jimmy's life, but if instead they are only fit to go into the radiators of CBS vehicles, so be it.

Donating blood is not a difficult proposition, so long as you don't mind admitting, in writing and verbally, that you don't have a sex life and have never been anywhere interesting. I say that because 75 percent of the 25 or so questions asked of you pertain to your sexual proclivities and the rest leave the impression that if you have travelled beyond Bismarck, North Dakota more than once in the past 25 years, it might be time to slow down, buddy, and smell the roses.

Once the embarrassing questions are out of the way, and they've determined that a blob of your blood sinks in a test tube of what looks like Windex and therefore is rich in iron, and that your blood pressure is in the okay range, you get to lie down for a few minutes while a friendly person drains you of 500 millilitres (one and a half beer bottles) of precious bodily fluid. It's a bit like going to Jiffy Lube, only in reverse. Your crankcase is emptier at the end of the hour, but in a good way.

Michael Gillgannon

The nurses and helpers are always nice, and pretend to be amused by your banter. Something I've always wanted to do (but never have — see paragraph 2 above for explanation) is scream like a banshee and pretend to pass out when the needle is first inserted. In fact, it's no worse than a mosquito bite. A Winnipeg mosquito.

After that, it's cruise control. A plastic bag fills with blood (yours) for 10 or 15 minutes, giving you time to mentally rewrite your will or to daydream of travelling to the many European and African countries on the Blood Service's *verboden* list. The bag is conveniently tucked out of sight, for those who are squeamish about seeing their lives disappear down a tube. The contraption the bag is affixed to rocks back and forth and seems to know when it's had enough, because it beeps loudly for attention when the one-and-a-half-beerbottle mark is reached.

Soon after that it's a trip to the snack room for a free sugar buzz. Then as you travel home it's time to give your red blood cells a pep talk, because there's another big game coming up in 56 days and they'll have to give 110 percent. So let's go out there and

work on our mitosis exercises, gang! One, two, four, eight, who we gonna decimate?!

Planning for seniors in Saskatoon's future

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community-based long-term care at home. Work is underway to determine the services provided and who uses them. Investigation of the needs of seniors living in isolation in core communities could promote more drop-in centres there.

Progressive housing: Initiatives to improve the lives of senior Saskatonians include access to progressive housing, enabling people to live with dignity regardless of income and care needs. Innovative housing complexes such as Abbeyfield and Cavalier Towers will encourage diverse occupancy and less isolation.

A wide cross-section of groups and professions was represented at this day-long brainstorming session, and the energy, enthusiasm and expertise were tangible. Some plans are being acted on, others will take more time. Together, they can build a foundation for the well-being of generations of elderly in Saskatoon, making it possible for all of us to age well.

Mike Gilmore is president of Retire You, a retirement counselling service promoting an active, enjoyable retirement lifestyle. E-mail: gilmore@sk.sympatico.ca