



# CONNECTOR CHAPTER 58

Serving The 45+ Age Group In The Muskoka/Parry Sound Areas

[www.muskokacarp.com](http://www.muskokacarp.com)

Edition #1, 2016

AM I STILL  
**SEXY?**  
» **PAGE 7**

MEMBERSHIP  
**ROCKS**  
» **PAGE 9**



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Front Cover: Ken and Sandy Raven, Huntsville, ON	



Kimberley Davies at the FIRE & ICE  
festival in Bracebridge, ON

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# CONNECTING WITH THE CHAIR

just came back from CUBA and it was a great break but definitely not warm enough. Starting in 2012 over a 26-month period, my own family lost five members: three elderly loved ones from natural causes, one from a heart attack and one from brain cancer. *"Love your Life to Death"* from our very own Health & Wellness director, Yvonne Heath, is about planning ahead for death and about moving forward afterwards. Grief is inevitable and it has the ability to alter your ability to think and to function.

All my loved ones wanted to enjoy life right up until the last moment and sadly, a couple of them didn't because they didn't anticipate the dying process. Their living wills, their appointment of Powers of Attorney for Property and Personal Care were simply not enough. It left them unprepared and behind the eight ball in the last few weeks of their lives. So planning ahead having that difficult discussion and understanding the process of dying is extremely important for all of us.

Healthcare changes in Muskoka are moving at a great pace. Rick Williams, Commissioner of Social Services for the District, claimed, "we have to get this right". He went on to say, "healthcare in Muskoka must support the needs of today's aging population." CARP is advocating for change on behalf of all CARP members. CARP believes the system should serve the needs of the patients not the hospitals and doctors and that Canadians must be able to afford their medications regardless of their postal code or their pocket book.

Oral health is another important part of overall good health. Research shows poor oral health and some medications

can cause special challenges for seniors causing things like dry mouth, increased cavities and gum disease. Many of

you may not know that dental care is not part of universal healthcare in Canada and seniors, especially low income seniors, have difficulty in accessing dental care. For many seniors income and independence decline with age and this affects their ability to get the dental care they need. The oral health e-card campaign advocates for policy makers to extend dental programs to low income adults and seniors. The link to their site is available through the **Ontario Association of Public Health Dentistry** at <http://www.oaphd.on.ca/index.php/learn-more/adults/74-ooaha>.

Did you know grants for low income seniors are available?  
<http://allontario.ca/2012/07/grants-for-low-income/>

Our Chapter is determined to be your source for information, the platform for presentations and your "go to" for issues relating to our senior population in Muskoka! Contribute editorials or encourage advertisers to make this happen.

Enjoy! Till next time.

**Shelley Raymond**

Chair Muskoka CARP Chapter #58



**PLEASE EMAIL US YOUR  
ARTICLES, COMMENTS  
AND SUGGESTIONS**

# GET YOUR MONEY!

## Understanding Ontario's Tax Credits And Benefits For Individuals And Families

*Jeremy Bertrand,*

*Ontario Ministry of Finance*

- Are you and your family getting all of the Ontario tax credits and benefits you may be entitled to receive?
- Do you know the process to qualify for Ontario's tax credits and benefits?
- Do you know where to find additional government programs that can help seniors, parents and people with disabilities?

**M**any people miss out on tax credits and benefits they're entitled to receive. Simply put – they aren't getting all the money they may be entitled to.

As a tax specialist with the Ontario Ministry of Finance, I educate and speak to thousands of Ontarians every year about the questions raised above. What I've discovered is a great number of people – even those who confidently take their tax return to a tax expert to complete – aren't getting all their money.

You may be wondering how you may not be getting all of your money despite the help of an expert. The reason is you need to know what receipts and supporting documentation to keep based on your circumstances. An expert will only be as good as the information you supply them with.

**JOIN US** March 16th, 2016 at the next membership meeting for the popular seminar called *'Get your money – understanding Ontario's tax credits and benefits for individuals and families'*.

**Our next membership meeting is  
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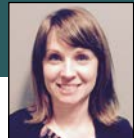
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# Why Have “The Talk” About End Of Life?

**W**hat if we planned our lives well instead of just going through the motions?

What if we planned our end of life – long before a diagnosis, long before we were dying? What if we learned about grief before the grief so that we could be better prepared for it? Would we live more fully, and die more peacefully? Imagine.

Death phobia exists in our society, causing excessive suffering for the dying and for those who are left behind to pick up the broken pieces. Parents often do not want to expose their children to death, creating death phobic adults in the future. How then, can we build resilience? How can we learn that our broken hearts will heal?

We have come a long way with palliative care and hospice, but have a long way to go. Many still cling to quantity of life at the expense of quality of life. Often people are ready to die but their families are not ready to let them go. With our medical advances we sustain or created life where it was once impossible. That is something for which to be grateful. However, it is a double-edged sword where it can create a false sense of hope that anything can be cured, and death can be avoided. Death is the natural end of life. Period. It is not something to be avoided at all costs. We should approach with caution when we raise the bar on longevity at the cost of quality. Something about which to think.

I believe we need a cultural shift. We need to bring death out of the darkness and into our conversations, to eliminate excessive suffering when grief and death arrive. When we talk about and plan our life and

death, something amazing happens. We live more fully and suffer less at the end of our lives. And so do our loved ones.

If we create compassionate community, together we can learn to live well and die well. It takes a village to care for the ill, the caregiver, the dying and the bereaved.\* We need to take good care of each other, but we must start with taking care of ourselves.

102 year old Minnie found it puzzling, that many people are scared to death of death. She pondered for a few minutes, then stated; “we need a post, something to hang onto in these times.” Therein were great words of wisdom: a post, that internal something to hang onto in times of grief. Not something temporary, but something on which we can depend no matter what – yoga, nature, religion, spirituality, our beliefs about life and death. Something that will create a soft landing, when grief arrives. Brilliant!

The best time to talk about, plan and prepare for grief, death and dying is when we are young and healthy. The next best time is...*now!*

And find your post.

*By: Yvonne Heath, Speaker and Author of  
Love Your Life to Death*

(\*Concept of Creating Compassionate Cities, by  
Allan Kellehear)

*Something to think about.*

*And so do our loved ones.*



## Am I Still Sexy?

**W**hen the premier issue of *Zoomer* magazine hit the stands in October 2008, I was exhilarated that a publication hit my sweet spot. It spoke to me about reinvigoration and energy when the common terms about getting old referred to an elder, golden ager, senior citizen – intimating that we've past our best-before-date. I wanted to be seen differently. The term 'zoomer' actually gave me permission to expect wonderful things from getting older; allowed me to dream of things I had yet to achieve and instilled hope for a triumphant charge into the rest of my life. I no longer wanted to turn the clock back, wishful thinking – but I wanted to set the tempo to a new beat. Being a zoomer made me feel sexy.

*continued on page 8*



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### TORONTO BLUE JAYS

**APRIL 9:** Boston Red Sox

**MAY 7:** LA Dodgers

**JUNE 11:** Baltimore Orioles

**JULY 4:** Kansas City Royals

**AUG 27:** Minnesota Twins

**SEPT 25:** New York Yankees

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We are a product of The Sexual Revolution which imbedded in us a desire to live fully engaged lives – taking risks when necessary, dreaming big and fighting for that which is right and fair. We changed the course of history like no generation before us. Here are some ways to get your sexy on.

### **OUR HEALTH IS OUR WEALTH**

– respecting our bodies by taking medications as prescribed, proactively managing chronic health conditions and feeding it with wholesome food.

### **GET GOING TO KEEP GOING**

– staying fit is the key to keeping your blood pumping to all your vital organs – yes including your genitals; ‘use it or lose it’ is true for all our bodily functions – so find something you like to do and be like Nike and *Just Do It!*

**LIVING AN AUTHENTIC LIFE** – not faking it; looking in the mirror and seeing the truth of who we truly are; acknowledging our thoughts and feelings and owning our emotional well-being.

**GRACE AND GRATITUDE** – allowing our soul to shine through in everyday occurrences; our spiritual convictions determine how we live our life; choosing to forgive or to be forgiven; appreciating our many blessings.

**FINDING YOUR PURPOSE** – what is your passion? What gets you excited to get up in the morning? Do you use your blessings of talent, expertise or time to benefit others? Think about volunteering and giving back to the community.

**STAYING RELEVANT** – continuing to be ‘cool’ requires us to embrace change, engage with new technology or just learn something new like a language, a craft or skill; we become more interesting the more we connect with life.

**ACCENTUATE THE POSITIVE** – it’s all about attitude; do you feel angry, regretful

or hopeless about something that continues to negatively colour life? Delve deeper into the depths of your soul and deal with these demons and become the person you know, deep inside, that you dare to be!

### **LOVING YOUR LIFE TO DEATH**

– making the necessary plans for the end of our life by discussing, sharing and preparing – and then live memorably!

I turn 65 this month and I am enthused and curious about what’s around the next corner. The good news is that we have the power to make a change now and find that coveted sweet spot in life. Let’s reignite The Sexual Revolution ..... because YOLO (You Only Live Once).

*Sue Kelly, Reg. Nurse, PHN  
Morrison Lake, Gravenhurst  
[www.stillsexyafter60.com](http://www.stillsexyafter60.com)*



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**A**re you getting our newsletter and our e-blasts? We have about 30% of our membership missing our attempt at monthly communications. We would like to get to know you a little better, so we can invite you to local activities and fun!

Moses Znaimer launched our chapter in April last year and he reminded us how important it is to serve our membership and they will engage. So watch your inbox for our survey next month, with your feedback we will set up meetings and events that you won't want to miss! Plus, your completed survey gets you entered in a draw to win a free 1 Year Membership which you can gift to a friend (or extend your own membership). You can also

enter the draw at each of our Membership meetings, March 16th at Coventry Apartments on Hwy #118 and April 20th, 2016, location TBA. The winner will be randomly chosen at the April gathering.

If you are already a member we hope you are aware of the many money saving benefits as well as advocacy, an abundance of information and community gatherings and events. If you are considering joining check out the benefits at <http://www.muskokacarp.com/join-muskoka-carp.html>

You're not on our email list?  
We want to hear from you!  
Contact us at: 705-764-1863 or email our Membership Director: Kimberley Davis [kimberley.d@outlook.com](mailto:kimberley.d@outlook.com)

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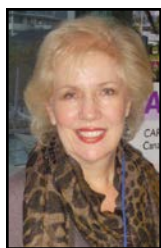
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**By April Lewis**

**April** is the local communications director for CARP, a national group committed to a 'New Vision of Aging for Canada.' She writes monthly.

## Peninsula Zoomers: A Tale Of Two Concerts

**W**hat a difference a half century can make.

It may have been *20 years ago today* (when) *Sgt. Pepper taught the band to play*, but it was 50 years ago when the Beatles performed live before a deafening crowd of pubescent fans at New York's Shea Stadium in 1965.

The four lads from Liverpool had been touring for three years as Beatlemania raged on across the world. This concert broke records for attendance.

There were 55,000 adoring fans on that hot summer night.

The summer concert lasted 30 minutes and the playlist consisted of 12 songs, including *Can't Buy Me Love*.

*I'll buy you a diamond ring my friend if it makes you feel alright...*

*Cos I don't care too much for money, and money can't buy me love...*

Simple and to the point. However, the four lads could have been reciting the phone book and no one would have noticed.

The fans, mostly female, screamed, cried and fainted. Nobody could hear the music let alone John, Paul, George and Ringo who were unable to hear a note they were singing. The fans were awash in a hormonal, hysterical frenzy, oblivious to the fact that history was being made.

I remember when the Beatles were booked to perform at Empire Stadium in

Vancouver. I didn't go, partly because I didn't have the money to buy a ticket, but mostly I knew from a pragmatic point of view, my youthful exuberance notwithstanding, that their performance would be drowned out by the mindless rowdy and raucous crowd.

I was right. It barely lasted 10 minutes.

Such a pity, as Lennon and McCartney penned some of the greatest love songs in music history.

Watching the concert last month on YouTube to commemorate this iconic performance, I realize how much music concerts have changed. And so have the lyrics. And the fans.

Fast forward to today, when the British singer/songwriter Ed Sheeran played London's Wembley stadium this month to a crowd of more than 200,000 fans. There were three performances over three days.

Ed Sheeran, with his mop of unkempt red hair and casual attire looks like a cross between Prince Harry and Kurt Cobain.

When he sings *Thinking Out Loud*, he has his audience in his intimate embrace despite the massive size of the venue.

*When your legs don't work like they used to before*

*And I can't sweep you off of your feet  
Will your mouth still remember the taste of my love*

*Will your eyes still smile from your cheeks...*

*continued on page 11*

continued from page 10

A scruffy, unpretentious, young man of 24 with just a guitar and thousands of devoted listeners in the palm of his hand. They mouth the words of all of his songs and listen intently with joy and emotion. Couples gaze lovingly into each other's eyes, convinced Sheeran is singing directly to them.

Love is in the air. There is no inane screaming or ear-piercing shrieking.

Fans are there to listen to this talented musician and to crawl into the depths of his quirky and poetic lyrics. They are delighted to be a part of the experience as they fill the arena with a blanket of cellphone lights which illuminates their silent devotion to this talented lad.

*Take me into your loving arms*

*Kiss me under the light of a thousand stars*

*Place your head on my beating heart*

*I'm thinking out loud*

*Maybe we found love right where we are.*

I am thinking out loud that the Beatles would have envied Ed Sheeran.

Maybe he is John Lennon reincarnated. Time will tell.



Muskoka/Parry Sound  
CARP Chapter #58 recognizes the

## **SHINING SENIOR OF THE MONTH**



**BARBARA GRAHAM**, ordained as an Anglican Priest at the age of 86 inspired us! Our story of her service to the Inuit and Muskoka communities leading to this remarkable accomplishment can be read at [www.muskokacarp.com](http://www.muskokacarp.com)

# Do You Know A Senior That Needs Our HELP?

**Y**ou can have a voice and a team behind your concerns. You just have to let us know if there are situations that need investigation.

Recently a situation came to our chapter's attention that a seniors' building in Bracebridge was being poorly serviced. CARP will review the concern and seek to resolve any issues identified.

We believe many other situations may exist which exhibit areas where seniors are feeling upset or challenged. Do you know of any seniors you suspect are lonely, house bound or in need of help beyond their capabilities? We want to hear from you. CARP Chapter #58 is here and wants to help those in the Muskoka/Parry Sound areas by getting involved and championing for them. In our experience many seniors



may not want to "rock the boat" or get involved for fear of repercussions but they are still concerned and want to help.

CARP exists to advocate for seniors and their caregivers. Your call to action can be as anonymous as you wish but be reassured that you will not be overlooked. Connect with the Chair [shelley0007@gmail.com](mailto:shelley0007@gmail.com)

Please join

**Alberto Arosemena,**

Ambassador to Panama, for a free luncheon and presentation of the Advantages & Perks to Seniors on Living in Panama.

**Barrie Country Club  
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Please **RSVP BY APRIL 4TH**  
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# Keeping Active During The Muskoka Winter

**E**ven though winter this year began with warm temperatures and clear roads, sidewalks, and paths, the winter snows finally did arrive. And once the snow starts to fall we know that walking conditions can become treacherous for everyone, especially as we begin to deal with the realities of aging. We also know from the Canadian Physical Activity Guidelines for Older Adults that being physically active helps older adults maintain independence and maintain bone health and mental health. The bottom line is, it is just as important to maintain an active lifestyle during the winter months as it is during the rest of the year. It makes sense, but how can we do that? Fortunately there are some options that can help you get the physical exercise you need, even when outdoor activities aren't possible. Here are some ideas for safe winter exercise:

- VON Smart programs exist in many communities, including Bala, Bracebridge, Gravenhurst, Huntsville, and Ryde and are gentle exercise sessions lead by volunteers. These sessions are free. Call Lindsay Lima at (705) 787-1996 or email her at [lindsay.lima@von.ca](mailto:lindsay.lima@von.ca) for information about your nearest location.
- Walking opportunities can be found at recreation centres including the Summit Centre in Huntsville and at the Bracebridge Sportsplex. Some Malls have walking programs and Malls and large retail stores can be interesting places to take a stroll without committing to an organized program.

- Recreation centres offer a variety of physical programs including swimming classes and exercise programs.
- Exercise shows have been a staple on television for a long time. Go easy and enjoy the instruction.
- For those with access to the internet, there are online exercise instructions for gentle movement in various forms from Tai Chi to Senior's Chair Yoga.
- One 55+ person we know walks a route around the house daily when she is unable to get outside. Sitting less and moving more such as taking "activity" breaks and moving about in your home has important health benefits.

*And remember, before beginning an exercise program; discuss your plans with your health care provider.*

Regular exercise can provide benefits that are critically important to us: maintaining independence is one of them. Visit the Simcoe Muskoka District Health Unit website at [www.simcoemuskokahealth.org](http://www.simcoemuskokahealth.org) and click on Topics, then Physical Activity and look for the Adults & Older Adults option on the left hand menu for What You Can Do-Adults & Older Adults.

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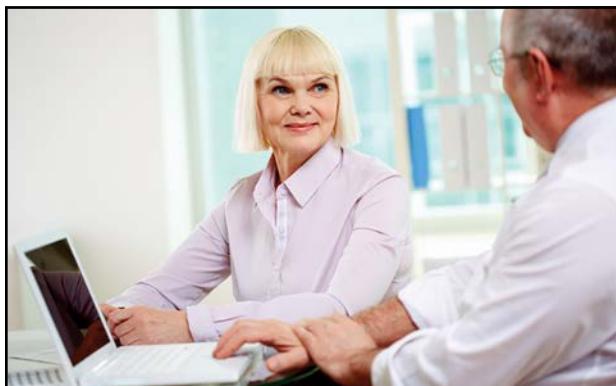
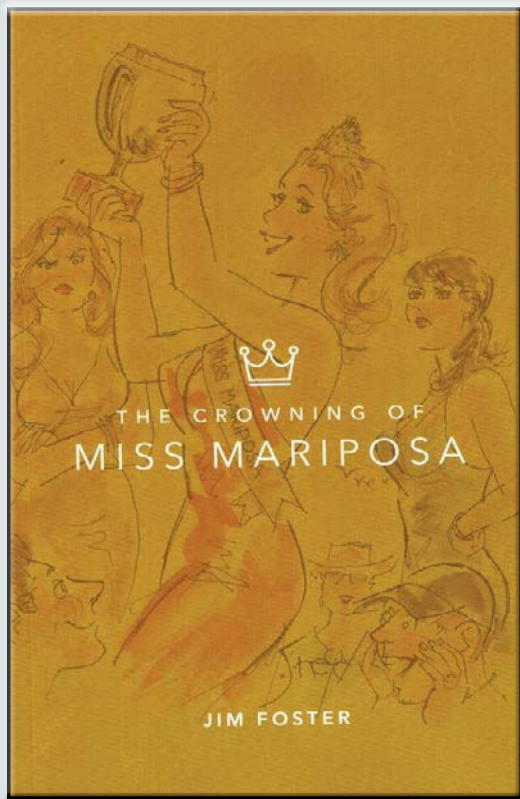
## THE BOOK CLUB

Unlike traditional book clubs, there are no meetings (as yet) but there will be books of interest to all members available here. Recent studies have shown that the printed book has many advantages: [www.stylist.co.uk/books/unexpected-health-benefits-of-reading-fiction-books-reading-survey-stress-brain-agility](http://www.stylist.co.uk/books/unexpected-health-benefits-of-reading-fiction-books-reading-survey-stress-brain-agility). However you enjoy your books, we all know that reading expands our minds and hearts.

Your purchase of the books featured in this column will support our chapter for \$5 per book sold while the balance will support our members who have works published. **Send your cheques made out to CARP Chapter #58 to 690 Mary St., North, Gravenhurst, ON P1P 1E5** and your book will be sent out asap.

Foster's riotous journey to some events in Mariposa's history scrapes away layers of pretence and pettiness to reveal a community much like our own hometowns. All revealed while searching for the new Miss Mariposa. A must addition to your reading list! Special price to us is \$20.00 including tax, shipping and handling.

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## ON THE LIGHTER SIDE

### Mom Comic



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## CHAPTER NUMBER

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		1		12
		6		14
4				15
	1		3	13
14	9	15	16	11

### FILL IN THE MISSING NUMBERS

Vertical, horizontal and on the diagonal must add up to the numbers on the side. Not as easy as it looks! Answer on the website next week: [www.muskokacarp.com](http://www.muskokacarp.com)

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