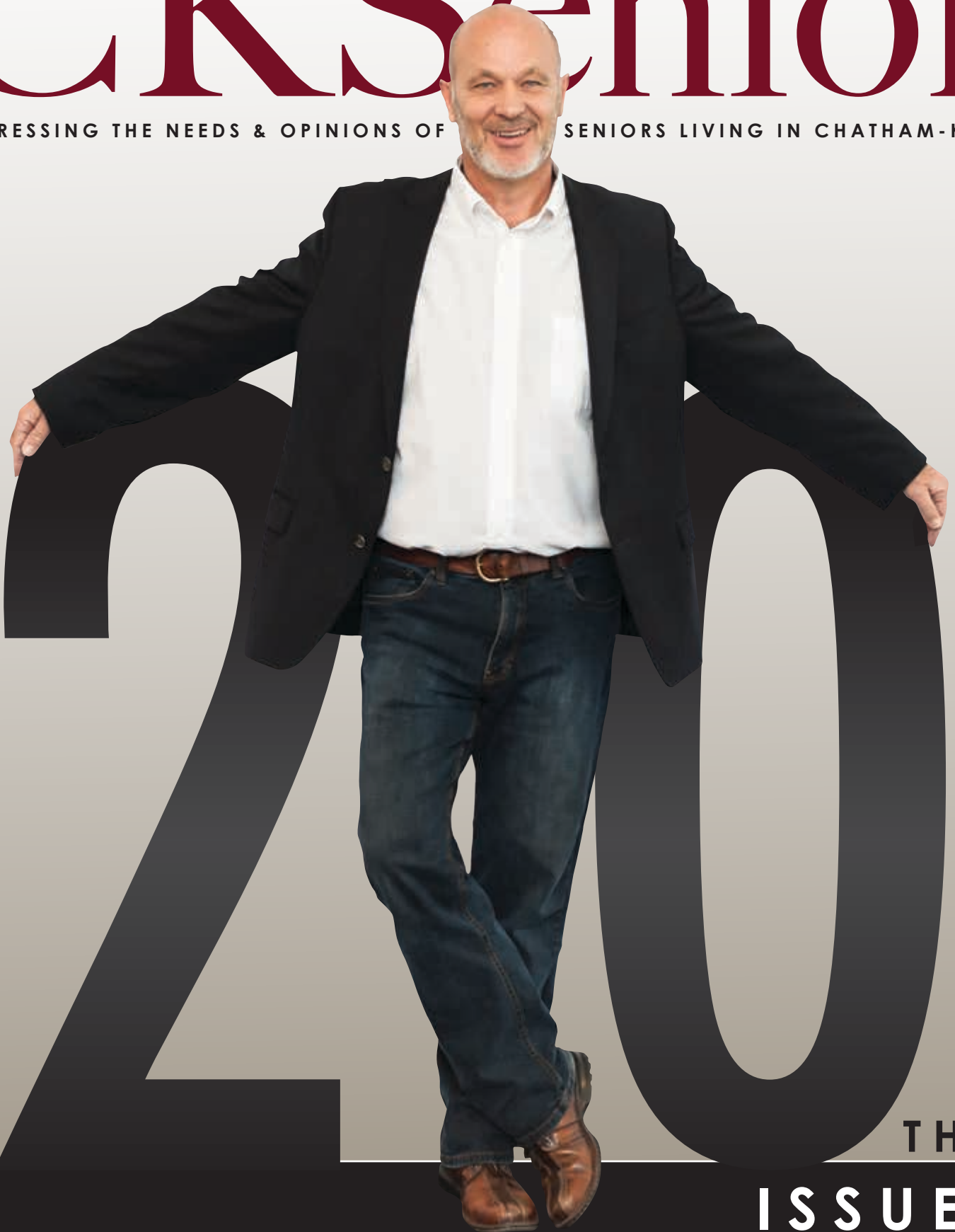


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ISSUE | 20

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# WELCOME

## Welcome To CK Senior, Issue 20

We are very excited to be bringing you this first issue for 2016, which is our **"20<sup>th</sup> ISSUE"** since **CK Senior** first hit the streets of Chatham-Kent back in 2009. We are extremely pleased and grateful that over the years this magazine has developed a faithful following of readers, as well as many loyal supporters. We continue to enjoy putting together each issue, and we know that we could not do it without the support of our advertisers and contributing writers. Appreciating this, we would like to once again extend a **"BIG THANK-YOU"** to all those who continue to make this publication possible.

It's amazing, really, to think that this publication has been a reality for so long. They say time passes quickly when you're having fun, and we shouldn't blink or we might miss something. We believe that's a true statement to live by. In other words, enjoy every minute of every day, and see where the day takes you! In the words of an Unknown Author, **"Every day is an opportunity to make a new happy ending!"**

As we travel into and through this new year, we realize again how lucky we are to be living in such a great area. Chatham-Kent has an abundance of things to offer! We've said it before and will say it again, we are fortunate to live in such a self-sufficient community. It's a great spot to call home!

Until our next issue, stay safe, happy, and healthy, and always remember..... **It's alright to slow down, just don't stand still.**

Sincerely,

Andrew Thiel, President

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L-R: Candice, Andrew F., Mark, Andrew T., Nancy, Kristen  
Missing from photo: Lisa, Karen & Renee

If you have any comments, an interesting story that involves something that happened in CK, or a family recipe that you would like to share...

Please send it along to us for consideration for one of our future issues.

Please send directly to: 216 King St. W., Upper or [info@abstractmarketing.com](mailto:info@abstractmarketing.com)

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### OUR TOP STORIES

- 6** **5 QUESTIONS**  
*With Dave Van Kesteren*
- 16** **CHATHAM-KENT HOSPICE**  
*Opening Soon!*
- 20** **20 ISSUES OF CK SENIOR**  
*Celebrating our 20th Issue*
- 26** **100 YEARS OF...**  
*Chatham-Kent Playing Ball*

### REGULAR CONTRIBUTORS

- 10** **HEALTH MATTERS**  
*Dr. Lalit Chawla MD, CCFP, FCFP*
- 18** **CYCLE SEASON!**  
*Crystal Waters*
- 24** **LEGAL MATTERS**  
*Jason P. Mallory, H.B.A., J.D*

### RETIREMENT LIVING

- 4** **OPPORTUNITY FOR CHOICE**  
*Oaks Retirement Village*
- 18** **A GROWING FAMILY**  
*Eden Villa*
- 27** **ENDLESS POSSIBILITIES**  
*Village on the Ridge*
- 33** **CHATHAM RETIREMENT RESORT**  
*Is now part of the Revera Family*
- 34** **PROVINCIAL RECOGNITION**  
*Tilbury Manor Long Term Care Home*
- 37** **BE A PART OF SOMETHING BIG**  
*CHAP*
- 37** **MEADOW PARK CHATHAM**  
*Long-Term Care*

### ENTERTAINMENT

- 9** **CALLING ALL 55+ MEN AND WOMEN**  
*CK Senior Games*
- 12** **THE LIFE STRENGTH WORKSHOP**  
*Featuring Speaker Dr. Chawla*
- 14** **SUDOKO**  
*Maintain Your Mental Health*

### SENIOR SERVICES

- 19** **MY FAMILY SERVING YOUR FAMILY**  
*Caldwell BrandSource*
- 27** **MAKE IT EASY... JUST ADD HEAT**  
*What's 4 Dinner & Bakeshop*
- 28** **SENIOR CENTRES LISTINGS**  
*Municipality of Chatham-Kent*
- 33** **TUNE UP YOUR DRIVING SKILLS**  
*DriveWise*
- 34** **MAKE THE RIGHT CALL**  
*211*

### HEALTH & WELLNESS

- 7** **A CONVERSATION THAT CAN CHANGE YOUR LIFE**  
*Advance Care Planning*
- 4** **HOME PRODUCTS**  
*Shoppers HomeHealthCare*
- 22** **DYSPHAGIA**  
*Dr. N. Yammine, MD MSc FRCSC*
- 36** **ENHANCING THE QUALITY OF LIFE**  
*New Beginnings ABI & Stroke Recovery Association*

## ABOUT THE COVER

# 5 Questions with DAVE VAN KESTEREN

Dave was born October 7, 1955 in Chatham, Ontario. He has been the Conservative Member of the Parliament of Canada in the riding of Chatham-Kent—Leamington since 2006.

Dave is the 7th child of 10 siblings born to Dutch parents who immigrated to Canada in the early 1950s. Dave and his wife, Faye, have been married for 40 years and have been blessed with 8 children and 33 grandchildren.



### 1. How would you describe today's seniors?

*Today's seniors are a lot more active, they live longer, and, as a result, many are working longer. Opportunities are available today that allow seniors to take up second careers and, ultimately, stay in the workforce longer.*

### 2. When it comes to health choices, what changes have you made over the years?

*I can say that over the years one change would be that I've incorporated more fruits and vegetables and a little less red meat into my diet, however, I've always tried to live my life in moderation. I've never been one to go crazy in any area. There's a Dutch saying, "Act normal, that's crazy enough," I guess I learnt that in my younger years and it's stuck with me.*

### 3. In your opinion how does being a grandfather compare to being a father?

*Being a grandfather is a lot more fun. Grandchildren are so exciting and forever showing you things you may have missed as a busy parent. It's like having a second chance. We all make mistakes along the way and being a grandparent is an opportunity for you to remind your own children of what's important and what's not.*

### 4. What do you see as being the biggest challenge for seniors in Chatham-Kent in the immediate future?

*Seniors face numerous challenges as they age...health, mobility and living on fixed incomes, to name a few. The biggest challenge for seniors in Chatham-Kent, as I see it, is the impact that higher utility/electrical bills is having on their monthly budgets. These huge increases are putting undo pressure on their limited financial resources forcing many seniors to adjust their retirement plans and dreams.*

### 5. What was the reason and what age were you when you decided to go into politics?

*I was always political. As a boy I always thought about being in politics one day. As life progressed, I got married and, in what seemed like no time at all, found myself a father of 8 children all while running an auto sales business in town. Needless to say, I put my political dreams on hold until my children were mostly grown and then it happened! I was 48 years old when the opportunity arose and doors opened. My father always said, "Life is all about timing." I was defeated my first try, but succeeded with my second try just after my 50th birthday, and have supportively held the seat ever since.*

*Photo (including cover) taken in the boardroom of the Downtown Retro Suites Hotel  
[www.retrosuites.com](http://www.retrosuites.com)*

*Photography by: Mark Requena Photography  
[www.markrequena.ca](http://www.markrequena.ca)*



# A CONVERSATION THAT CAN CHANGE YOUR LIFE

## *Advance Care Planning*

Imagine the unthinkable: you have been severely injured, or are suddenly too ill to speak for yourself and cannot make your own health care decisions. Who will speak for you? How will you know your health care wishes are being met? Ensure your voice will be heard by having that conversation today; a conversation that could, one day, be the most important one you have ever had.

This is tough stuff, but often the toughest conversations are the most important. Advance care planning means talking with those closest to you about what you want if you can no longer think or speak for yourself. You may even want to write down your wishes and consider including your doctor or lawyer. While we hope that you will never be in a position that you will need that support, it is better to be prepared, have comfort that your voice will be heard and your wishes honoured.

According to research, patients' end-of-life care wishes are only noted in medical records 30% of the time, but you can end this trend by talking to your family and doctors about what care you want in your final days.

Starting these conversations is the hardest part. Tragedy knows no boundaries and illness favours no age, so it is important that all of us, at any age, start the conversation.

To give you some ideas, start by thinking about your wishes on:

- Who you want to ask to be your legal substitute decision-maker, just in case you ever need one
- End-of-life care
- Hospice care
- Long-term care



For more information, please see the resources on the Advanced Care Planning website:  
[www.advancereplanning.ca](http://www.advancereplanning.ca).

Advance Care Planning: It's about conversations. It's about decisions. It's how we care for each other.

**April 16th is Advanced Care Planning Day**

*This article (along with the photo) has been written and submitted by: Erie St. Clair Local Health Integration Network, Chatham, ON*

*For more information about the Erie St. Clair LHIN, please visit: [www.eriesticlairhlin.on.ca](http://www.eriesticlairhlin.on.ca) or contact Andrew Tompsett, Lead Communications and Public Affairs Erie St. Clair LHIN, at 519 351-5677 ext. 3209 or [Andrew.Tompsett@lhins.on.ca](mailto:Andrew.Tompsett@lhins.on.ca)*



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Enjoy friendly competition for all Chatham-Kent 55+ residents. Be part of the 55+ generation of 33,000 plus Chatham-Kent citizens. Finalists will have the opportunity to advance to the Provincial Summer 55+ Games being held this year in the Midland area on August 9-11, 2016. In addition we are looking for individuals and teams to compete in a variety of other events including: Slo-pitch (Mixed Team), Badminton, Cycling, Table Tennis, and Bocce. The dates and locations of these events will be decided depending on interest expressed.



For further information contact:  
Don Hector, District Coordinator  
**226.881.2453** (local Chatham number)  
email: [ckseniorgames@gmail.com](mailto:ckseniorgames@gmail.com)  
[www.ckseniorgames.com](http://www.ckseniorgames.com)



## CALLING ALL 55+ MEN AND WOMEN

### *GET OUT AND STAY ACTIVE!*

The District 55+ Games are in Chatham-Kent this spring and summer....a growing number of the 55+ crowd in Chatham-Kent already know this!

In fact, the events of the Ontario 55+ games have been in the Chatham-Kent area for a number of years. Chatham-Kent is actually only one of 41 Districts across the Province that forms the Ontario Senior Games Association. Each Spring and Fall a variety of outdoor and indoor events are hosted at a variety of locations and venues throughout each District across the province.

In the Chatham-Kent area, up to 30 events are offered through a series of spring /summer and fall events. Winners from these events are eligible to participate in Regional and Provincial events which are hosted throughout the Province on a rotational basis. Already in progress is a series of 20 events being hosted throughout Chatham-Kent from early April to mid-June, 2016. The events offered this spring include

4 handed bid euchre, contract bridge, euchre, cribbage, 6 handed pepper, floor shuffleboard, duplicate bridge, scrabble, 5 pin and 10 pin bowling (teams and singles), carpet bowling, darts, prediction walking, swimming, Nordic walking, 5 km run, pickleball, lawn bowling (doubles and trebles), golf, tennis, and billiard events (8 ball and snooker). In addition, other events like slo-pitch, badminton, cycling, table tennis, and bocce will be offered depending on interest expressed. Winners from these events will qualify to enter the 2016 Provincial 55+ Summer Games being offered in the Midland area from August 9 to 11, 2016.

Of particular interest is a relatively new series of events called the Prediction Sports. Walking, running, Nordic walking, and swimming events allow competitors to compete at their own pace. Competitors predict the time it will take them to complete their activity and the competitor who is the closest to their predicted time is the winner.

If you have missed out on the spring/summer games, watch out for our fall event schedule which should be posted by August 15, 2016. Schedules and registration forms are available at all Chatham-Kent Adult Activity Centres or by contacting Don Hector, Chatham-Kent 55+ Games Coordinator.

**Cell: 226.881.2453 (local Chatham number)**  
**E-mail: [ckseniorgames@gmail.com](mailto:ckseniorgames@gmail.com)**  
**Website: [www.ckseniorgames.com](http://www.ckseniorgames.com)**



# HEALTH MATTERS

*Friends, Partners, Spouses, Relationships...What is that all About Anyway?*

## SOUL FRIENDS THE CONNECTIVE JOURNEY OF LOVE *Dr. Lalit Chawla MD, CCFP, FCFP*

There are a lot of deficiencies in this world. Things that just don't work right. Situations that could be better. People who could be better. Relationships.

I've known many people who struggle with their relationships. In my experience, the commonest struggle is with their spouse/partner/ significant other... however you wish to label them. People get into permanent relationships and either struggle to maintain them or they simply get out. Relationships can commence for a variety of reasons; for example, they can begin as a result of common interests, attraction or learned behaviours from being with someone you feel comfortable with (even if that comfort zone is not healthy for you, such as dependent relationships or abusive relationships).

Some carry on; some grow older, wiser, and aspire for more. People grow, but not all grow equally, at the same time and in the same direction. Time passes on; some have children and inherit new sets of challenges. Somewhere along the way though many couples struggle with their relationships thinking they have found their soul mate, only to question this decision.

I think this notion of a 'soul mate' is inaccurate; it is a misleading

fairy tale that the mass public grows up with. Life is not like that. It is unreasonable to think that one individual can satisfy your needs, especially when you consider your life situation is constantly evolving. To expect this from one partner puts an unrealistic expectation on them and they are bound to fail. Even with a compatible partner, people struggle. It's the nature of being. How well would you do if you were married to an exact replica of yourself? I think most people would find it a struggle if they had a chance to experiment in this theoretical trial of living with themselves. Often we are blind to our own faults and find it far too easy to criticize the faults of our partner. Subsequently, that limits our ability to see how we are contributing or not contributing to the relationship.

There are many potential 'soul mates' out there. When you meet someone you grow to know each other. You will have arguments and disagreements; these are an inherent part of relationship building. In your relationship, your partner can be the person that grows with





you and learns to anticipate your needs. Your 'soul mate' doesn't just appear; you work together to develop into each other's 'soul mates'. For the widow or divorcee reading this, you can start again with someone anew because the notion of one person being the only right one for you in a world of seven billion people is ludicrous. There are going to be numerous potential 'soul mates' that you are compatible with. To think that your 'soul mate' is in a far off land half way around the world doesn't make sense. It's the life journey you take with a person that potentially evolves them into your 'soul mate' and you into theirs.

In life's journey, you can expect people will change in different aspects of their life, whether it's their health, beliefs, motivations, ideas or any other number of influencers that may show up. The fact is, people change and it's difficult to predict the nature, speed and trajectory of this change. Where life will take you in your journey is unclear but along the way, you will meet people who are travelling on the same path and ignite certain thoughts, behaviours and motivations. For example, your children may reignite your feelings of youth, your friends may nurture your hobbies, your colleagues may share in your vocational challenges, and your parents may provide you with lessons of resilience and patience. Regardless of the influencers on your growth, you will find like-minded friends; people with a common interest, vision, and desire. This can be enlightening and troublesome at the same time. Enlightening because you are sharing your challenges and growth with another individual. Troubling if your significant other is not on

## *There are many potential 'soul mates' out there.*

the same path and thus cannot understand your journey or collaboration. Your paths appear to be diverging and there is a natural desire to move in the same direction together as a couple.

A divergence in experiences can be troublesome because generally speaking we all want to walk on the same path with our partner because we have a history with them. If it is a bad history, we want it to be good. If it is a good history, we want it to be great. The desire to share the human experience is universal and the desire to share it with a person we care about can be uniquely special.

However, not everyone walks on the same path at the same time. Some paths are steeper, rockier, and simply more challenging. Our companion may not be fit to walk on that path. We cannot assign blame to the unfit person who is trying to climb another person's 'Mount Everest'. They may simply not have the ability, aptitude or makeup to tackle that path. This is where disunity can lead to unrest or

confusion amongst the two partners. Couples tend to have united experiences and have important memories with each other. Good or bad, these experiences create a bond which is significant and difficult to ignore.

The fact is that sometimes paths get separated naturally and one of the partners in that journey needs to take a higher, more difficult path to educate their loved ones regarding what lies ahead. Is there danger or paradise ahead? Do we need to change our course? For example, one friend of mine survived a heart attack. This awakening changed the way he was eating and living. He encouraged his wife to get up off the couch and make better choices. His journey also affected some of his friends who realized that



they should incorporate exercise and nutritional meals into their lifestyle. His journey influenced other people's journeys.

I believe we are instrumental in choosing the paths we take and the people we choose to help us on the journey. We guide ourselves in deciding how high we climb or how far we travel on a particular path. But rest assured, we will meet others who help us along the way and we in turn will help others. Life's relationship journey, especially in the path of love, friendship and connections, is a special experience. If you have struggled your story can illuminate those around you. If you were once left behind or felt lost, your story can do the same. People learn from one another, and from different people, that's why one individual cannot provide everything in your life. That is why the concept of soul mate is unrealistic. The concept of soul friends is attainable. Soul friends are the circle of people you meet in your journey that collectively nurture your development. Sometimes it's your immediate partner, sometimes it's not. It's perfectly okay when it's not. Everybody's circle of friends is different, everyone's path is different; you can't draw pride through one person just as you can't draw pride with one type of path. Your journey is unique because it is a connective impact of your friends. Choose the friends that impact you in a positive way. Choose friends that can become your soul friends because each choice you make will determine the direction you go, the way you will travel and what condition you will be in when you arrive at your destination. Let those friendships matter to create greater joy and harmony in your world. Because how you choose your friends and how you choose to respond to your challenges will have made all the difference.

Dr. Chawla

**Dr. Lalit Chawla, MD, CCFP, FCFP**  
*A highly sought after International Speaker, Family Physician in Chatham, Ontario, and an Adjunct Professor at the Schulich School of Medicine and Dentistry in London, Ontario.*

[www.magicandmedicine.ca](http://www.magicandmedicine.ca)



For a **FREE COPY** of Dr. Chawla's ebook coming in the spring, email [magicandmedicine.ca](mailto:magicandmedicine.ca)

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For more information, please visit [www.yourlegacyck.ca](http://www.yourlegacyck.ca) or contact one of the following charities working together for planned giving:

- Big Brothers Big Sisters Foundation
- Canadian Cancer Society – Chatham-Kent
- Chatham-Kent Children’s Treatment Centre
- Chatham Kent Community Foundation
- Chatham-Kent Family YMCA Foundation
- Chatham-Kent Hospice
- Community Living Chatham-Kent
- Community Living Wallaceburg
- Family Service Kent
- Foundation of Chatham-Kent Health Alliance
- St. Andrew’s Residence
- United Way of Chatham-Kent

# SUDOKO

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## HOW TO PLAY THE GAME!

Place numbers in the empty boxes so that each row across, each column down, and each small 9-box square contain all of the numbers from 1 - 9.

8			5			6	1	4
3								2
1	6	9		7	4		5	
	4	5		2				
9		3					4	
6	2	1			8	9		
		8	1					
4				6				
				3	9	8		

See Answers on pg. 29 | Difficulty Level: ●●○○○





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# Evolution of Chatham-Kent Hospice

**2011**

**April**

CK-Residential Hospice Leadership Group, led by Jon Wood, first met in the basement of CKHA

**2012**

**August**

Submitted a proposal for a Residential Hospice for Chatham-Kent to the ESC LHIN



**2013**

**June**

Funding received from LHIN



**2013**

**July**

Hospice Board formed

**2014**

**February**

- \$5 million Capital Campaign launched
- Began with the education initiative



**2014**

**September**

Public Campaign Launched



## 2011

## Changing Moments,



**2012**

**June**

- Completed Feasibility Study
- Strong Community Support Evident



**2013**

**March**

Jennifer Wilson elected to lead committee



**2013**

**November**

Municipality of C-K approved \$1.5 million for project



**2014**

**August**

Obtained service of local architect ROA Studio Inc.



**2014**

**December**

Completed Capital Campaign total raised \$5.8 million

## Public Tours will be Scheduled

Watch our website,  
facebook page or local media...

## for Grand Opening Plans!

T: 519.354.3113

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



Chatham-Kent Hospice

# ham-Kent Hospice

2015

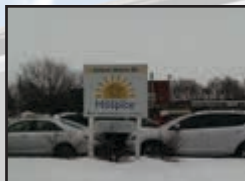
February

First Volunteer Information Session held, 61 people attended!

2015

April

- Construction began
- Hospice Hope Chest Campaign launched



2015

June

Dr Robert Mayo named as Head Physician



2015

October

Hiring began for Hospice Care Team

2016

January

Week 43 of construction



## Changing Lives

## 2016



2015

March

Westhoek Construction Ltd. awarded construction contract



2015

June

Week 11 of construction



2015

August

Week 23 of construction



2015

December

Hospice Hope Chest Campaign completed

2016

April

Grand Opening  
Construction completed within 12 months



## Opening Soon!

Thanks to the generosity of our community, Chatham-Kent Hospice will be offering compassionate end-of-life care to our community. Soon our friends and family will no longer need to travel beyond Chatham-Kent to get the compassionate, end-of-life care that a residential hospice can provide.

Chatham-Kent Hospice  
99 Park St., Chatham, ON N7M 3R5 (office is inside St. Andrew's Residence)





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At Eden Villa, we don't just consider you or your family member a resident, but part of our growing family, and we would love for you to call our home, your home. Tours are always welcome and we look forward to speaking with you personally!

*Here comes Spring.....  
Here comes Cycle Season!*

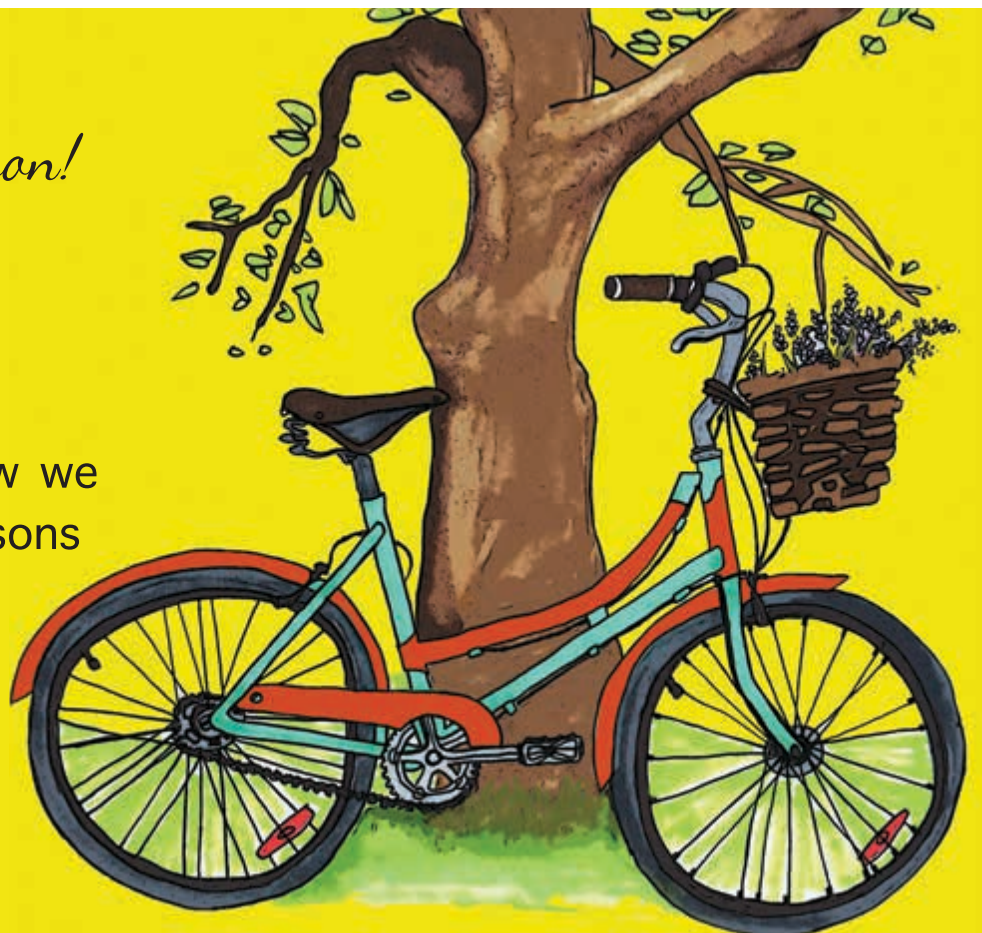
We can't choose our  
family tree...

But we can choose how we  
ride through the seasons  
of our life.

So pick well and enjoy  
every minute!

- CK Senior

*Illustration by: Crystal Waters*



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## MY FAMILY SERVING YOUR FAMILY

*Caldwell BrandSource*

For the past 11 years, 705 St. Clair Street was known to all of us as the Sears Dealer Store, owned and operated by Ed Caldwell and family. Now, 11 years later, the Caldwells decided to go completely independent and when you pull into that same parking lot you'll see they have a brand new name, "Caldwell BrandSource." When you walk through the front door you'll be greeted with the familiar Caldwell faces including Ed, his son Bruce, his daughter Janine, and her daughter (Ed's granddaughter) Caitlin! Born and raised, then raising his family in Chatham, Ed takes pride in serving his customers who he has grown to know personally from all of the years of repeat business.

*"We deliver hometown service  
to our Customers...after all  
this is our hometown too!"  
- Ed Caldwell*

***"Nothing makes me more pleased than to hear feedback from customers on the wonderful service they received from one of my children and/or my granddaughter," says Ed. "It's quite a proud feeling!"***

Caldwell BrandSource carries many of the well-known appliance brands including: Bosch, General Electric, Electrolux, Frigidaire, KitchenAid, Amana, Maytag, Whirlpool, and Samsung. Also available for your clean-up requirements, they carry the well-known line of Dyson vacuums. However, if you're looking for comfort, Caldwell BrandSource also now carries a large bedding department including: Sealy Posturepedic, Beautyrest, and Tempur-Pedic mattresses. If you're in the market for some outdoor cooking why not consider one of the Napoleon or Broil King barbecues, they carry those too! This summer you can also watch for their patio furniture line coming to town.

Prior to their grand opening in the fall, the store was renovated to complement the change in branding. It presents a wonderful display of all their products. As they are part of the Mega/BrandSource Canadian buying group, pricing is very competitive and financing options are available if needed. They work with a reliable crew for delivery and installation who are a huge part of the Caldwell family team.



# 20 Issues

FOR OUR 20<sup>TH</sup> ISSUE WE CELEBRATE:  
20 WAYS TO STAY **HEALTHY,**  
**HAPPY, AND SHARP**

ISSUE 1



ISSUE 2



ISSUE 3



ISSUE 4



1. *Do Something Different Everyday* 2. *Be Mindful* 3. *Exercise*

ISSUE 6



ISSUE 5



4. *Stay Connected with Family & Friends*

ISSUE 7



6. *Laugh*

5. *Learn Something New Everyday*

7. *Love Yourself*

ISSUE 8



ISSUE 9



ISSUE 10



8. *Forgive* 9. *Be Present* 10. *Sing out Loud*

ISSUE 15



*15. Be Spontaneous*

ISSUE 16



*16. Meditate*

VIEW ANY OF THESE ISSUES AT:  
**CKSENIORMAG.CA**

ISSUE 14



*14. Be Grateful*

ISSUE 17



*17. Dance*

ISSUE 13



*13. Eat Healthy*

ISSUE 18



*18. Appreciate the Little Things*

ISSUE 12



*12. Read*

ISSUE 19



*19. Adopt a Pet*

ISSUE 20



*20. Try a New Recipe*

ISSUE 11



*11. Listen to Others*

ISSUE 21

CKSenior



*Coming Summer of 2016*



# DYSPHAGIA

## *A Difficult Problem to Swallow*

Dysphagia - difficulty swallowing - can be caused by an array of medical conditions from deconditioning following hospitalization, to neurological disorders like Parkinson's, stroke, head and neck cancers, and digestive disorders like acid reflux or trauma.

Swallowing is a complex, well-orchestrated event. When an element is affected, a malfunction can occur anywhere between the mouth and stomach, resulting in dysphagia. Dysphagia can be divided into two large categories: oropharyngeal (upper digestive tract), and esophageal which is rare. This article will focus on oropharyngeal dysphagia.

Dysphagia is very prevalent and affects from 30-40% of people over the age of 65 and is even more common in people with neurologic disorders. Dysphagia affects people's quality of life and can lead to serious and possibly deadly complications.

As humans, eating with others is one of the most social activities we conduct. People with dysphagia worry about choking in front of others and avoid these situations to prevent embarrassment. In a study about

individuals with dysphagia living in the community, up to 41% felt anxious about eating and 36% avoided eating in front of others. This in turn may lead to isolation and depression. Difficulty swallowing caused malnutrition or dehydration in 25% of patients who have had a stroke.

Dysphagia may cause aspiration, when food or drink enters the lungs resulting in aspiration pneumonia. Aspiration pneumonia is the leading cause of death in patients with Parkinson's and several types of dementia. Hospitalization from aspiration pneumonia has increased 93.5%, while other types of pneumonias have decreased.

### ***SYMPTOMS THAT MAY INDICATE DYSPHAGIA INCLUDE:***

- choking with solids or liquids
- bringing food up
- sensation food is stuck in throat
- change in voice
- persistent cough
- recurrent episodes of pneumonia
- avoidance of certain foods because of difficulty swallowing them
- unexplained weight loss
- dehydration



If dysphagia is suspected, see your family doctor. He or she may conduct multiple investigations and refer you to a head & neck surgeon who specialises in voice and swallowing (laryngologist). If you feel a food obstruction is interfering with your breathing, call for emergency help.

A laryngologist may take a look with a scope, complete a Flexible Endoscopic Evaluation of Swallowing (FEES), or arrange for an x-ray where barium is swallowed. There are several other tests that may be completed based on the cause of the dysphagia.

The treatment of dysphagia depends on the cause; medication and sometimes surgery is required. Other times, modification to diet type or textures, or change in position while swallowing is suggested.

It is hard to prevent swallowing difficulties. Having small frequent meals, and eating and chewing slowly without distractions may be helpful. Avoiding smoking and excessive alcohol consumption may prevent head and neck cancers. Early detection and treatment of difficulties swallowing is also helpful and will reduce the risk of complications from dysphagia.

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*This article has been written  
and submitted by:  
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Otolaryngology - Head and Neck  
Surgery, Laryngology*

*Dr. Yammine is an Otolaryngologist (Ear, Nose & Throat Specialist) serving the Chatham-Kent and broader South-western Ontario communities providing both general and laryngology services (treating voice and swallowing disorders). She may be contacted at [info@ontarioent.com](mailto:info@ontarioent.com) or 519-397-1721*

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# LEGAL MATTERS

## TO REDUCE PROBATE TAX

### *Possible Strategies*

*Jason P. Mallory, H.B.A., J.D.*

New probate rules came into effect on January 1, 2015. See my article in Issue 18 of CKSenior online for more information on these new regulations. A new Estate Information Return is required to be submitted to the Ministry, including a detailed inventory of the deceased's assets for purposes of verifying the amount of Estate Administration Tax (or "probate tax") payable upon issuance of a Certificate of Appointment (or "probate certificate"). Recall that probate tax is \$15 per \$1,000 on the value of the deceased's assets exceeding \$50,000.

There are certain strategies to limit the amount of probate tax that would otherwise be payable by an estate, and these methods are becoming more prevalent with the introduction of these new rules.

Secondary Will is to transfer the shares in the event of the death of a shareholder without the payment of probate tax. This Secondary Will is executed in combination with a "General Will" or "Primary Will," which is intended to deal with assets of the deceased which do require a probate certificate. A probate certificate will only be obtained for the Primary Will dealing with assets for which probate is necessary. The intention is that the assets within the Secondary Will are not probated.

It is important that you use the services of a lawyer experienced in drafting Primary and Secondary Wills, as special drafting is required to ensure that the Wills do not inadvertently revoke one another, and to clearly define the assets intended to be dealt with under each respective Will.

## PRIVATE CORPORATIONS

If you own shares in a corporation that is not traded on a public stock exchange, a method for avoiding probate tax on the value of these shares (i.e. the value of the corporation) is to deal with them in a separate Will, sometimes referred to as a "Corporate Will" or "Secondary Will." The purpose of this

This is only an effective strategy if you feel that the Directors of the corporation, as well as the recipient or purchaser of the shares, will agree to complete the transfer or purchase of shares without a probate certificate from the Estate Trustee. For example, if a shareholder plans in her or his Secondary Will to gift her or his shares to a surviving spouse or child, it is likely that the surviving spouse or child will not require evidence of a probate certificate before obtaining the shares.

## REAL ESTATE

It is not as well known that in limited circumstances a similar strategy can be used to eliminate the necessity for probate on certain real estate. This method is only available where real estate has not been sold, transferred, or conveyed by deed since a certain critical date known as the "date of conversion to Land Titles." A more detailed explanation is beyond the scope of this article, but a review of your real property title with an estate planning lawyer such as myself should quickly reveal whether or not this planning mechanism is available to you. Exploring this possibility will be of particular interest to owners of valuable farm land.

## PERSONAL BELONGINGS


You may also choose to include personal belongings, such as your collections, automobiles, boats, or farm equipment, in a Secondary Will. Again, the idea is that these personal effects can be gifted or transferred to beneficiaries without the requirement of a probate certificate. It is common for Will drafting lawyers to include personal belongings as a "tag along" in Secondary Wills that are being drafted for a shareholder of a private corporation. However, even where a person does not own shares in a private corporation, but owns a valuable collection, farm machinery or classic cars for example, this method may be appropriate.


A common theme I hear from my clients preparing Wills is that they want things to go as smoothly as possible and without unnecessary cost or delay when they pass away. Utilizing a Primary and Secondary Will strategy is one method to achieve this goal.



**Jason P. Mallory**  
is a lawyer with Kerr Wood  
& Mallory in Blenheim and recipient  
of the Margaret E. Rintoul Award  
in Estate Planning

*\*The comments in this article are not meant as legal opinions and readers are cautioned not to act on information provided without seeking specific legal advice with respect to their particular situation.*

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# 100 YEARS OF...

## *Chatham-Kent Playing Ball*

I wrote *The History of Baseball in Chatham 'N Kent*. It is 450 pages of baseball in all the communities. Included is a list of all the local players who made it to the Major League Baseball, of which there were nine. They were from Walpole Island, Chatham, Ridgetown, Tilbury, and Bothwell.

Some more interesting chapters include "Girls Like to Play Ball Too." This is a pictorial history of girls playing ball, reaching back to 1910, North Buxton's girl's ball team. There are pictures of some great girl's ball teams, including the Florence Chicks, all-Ontario champions in the 1950's, and the girl's Bantam team from Highgate that won all-Ontario honours in 2012. In the book, there is a picture of a girl's ball team from every decade.

Another chapter, and the only one that is not local, is the entire list of major ball teams, their original names, and their retired numbers.



The beginning of the book delves upon the history of baseball in Canada, moving up to our local ball teams and players.

Also included are articles on ball teams that came to your community to do a benefit game. These were not your ordinary ball teams. First there was Donkey Baseball, a great crowd pleaser. On the serious side there was "The House of David" ball team. This team was always an attraction by their extra-long hair and beards, a doctoring of their religious order, out of Bar Harbour, Michigan.

If interested, you can purchase a book for \$50 by contacting me directly at 519-436-9873 or osmonre39@gmail.com

This book is historical, and a real keeper. There is a story of "Mr. Baseball," Archie Stirling, and one of the area's greatest athletes, Wilfred "Boomer" Harding.

This history goes back 100 years, with four years of research involved in the making. It was printed locally at Express Copies and Printing in Chatham.

*Fred Osmon*



Editorial written and provided by: Fred Osmon  
Photo taken by: CK Senior

## *You're never too old to enjoy baseball...*

### *Whether you play, watch, or read – like life, it's a new game everyday!*

*Thank-you Fred for writing your book, "The History of Baseball in Chatham 'N Kent."  
Thanks for coaching us, on all those who have played before us.....in our own backyard!*

*~CK Senior*

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The bus at Revera's Village on the Ridge Senior's Community has been a huge success ever since its inception in the summer of 2015. Every week there are opportunities for the residents to go out for a drive, do some sight-seeing, and head to local destinations around Chatham-Kent and surrounding areas.

With full accessibility and support staff we can accommodate anyone who would like to experience the independence of the open road and go for a ride!

In the coming year we have many exciting trips planned like: camping, a fishing trip, Rondeau Provincial Park, the Capital Theatre, and many more!

**Join us in 2016  
as we travel down the road  
to a more independent  
and satisfying lifestyle!**

## WHAT'S 4 DINNER TONIGHT?

### *Make It Easy... Just Add Heat*

**What's 4 Dinner and Bakeshop** is located at 6 Lowe Street (just off of St. Clair St. across from Gril-Lite). The majority of the staff are retired, live in Chatham-Kent, and just love to bake and cook.

**What's 4 Dinner** provides homemade meals both in individual and family size servings. They offer daily specials and homemade baked goods, and pride themselves for their large selection of hearty homemade soups. Stocked with a variety of homemade meals and baked goods, they provide a convenient way to shop for yourself, your family, and your students (those at home and away at school). Choosing What's 4 Dinner eliminates all of the chopping, shopping, clean up, and waste for you. What you do have are homemade meals and all you need to do is "Just Add Heat!"

**Let us make your dinner tonight!** Special orders can be placed in advance, drop by and ask for details.

Also, while you're waiting for your order to be filled, visit "Kathy's Kloset" upstairs where you can find unique treasures in our consignment boutique.

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# MUNICIPALITY OF CHATHAM-KENT SENIOR CENTRES

---

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519.352.5633

## ***Blenheim & Community Senior Citizens Group***

90 Catherine St. Blenheim, ON  
519.676.3894

## ***Bothwell Senior Citizens***

122 Elm St. Bothwell, ON  
519.350.1977

## ***Le Club de l'Amitie (Friendship Club)***

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## ***Merlin Senior Citizens Friendship Club***

11 Erie St. S. Merlin, ON  
519.689.4943

## ***Ridgetown & Area Adult Activity Centre***

19 Main St. W. Ridgetown, ON  
519.674.5126

## ***Thamesville Happy Club***

96 London Rd. Thamesville, ON  
226.229.0303

## ***Tilbury Leisure Centre***

10 Canal St. W. Tilbury, ON  
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## ***Wallaceburg Senior Citizens Club Inc.***

205 James St. Wallaceburg, ON  
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## ***Wheatley & District Friendship Club***

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519.825.4870

## ***Morpeth Heritage Club***

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# SUDOKO ANSWERS

*So...How did you do?*

8	7	2	5	9	3	6	1	4
3	5	4	6	8	1	7	9	2
1	6	9	2	7	4	3	5	8
7	4	5	9	2	6	1	8	3
9	8	3	7	1	5	2	4	6
6	2	1	3	4	8	9	7	5
2	3	8	1	5	7	4	6	9
4	9	7	8	6	2	5	3	1
5	1	6	4	3	9	8	2	7

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## Planned Giving ~ Is it right for you?

*For many people, the most significant way to show how much they care for the charitable cause they believe in is to leave a legacy or a planned gift.*

### Why should I leave a planned gift to the Foundation of CKHA in my Will?

Simply put, a planned gift is a very special, carefully planned donation that strikes a delicate balance between your financial needs, your ongoing family commitments, and your deepest charitable goals. Through a planned gift to the Foundation of Chatham-Kent Health Alliance's (CKHA) *Exemplar Society*, you can help ensure that your loved ones will have continued access to the best healthcare available, close to home. And because everyone comes through CKHA's doors at some point in their lives, your gift will have a broad and lasting impact. Everyone in our community, for generations to come, will benefit from your thoughtful planning.

### How can I make a difference?

Planned gifts are an important source of long-term funding. They provide the Foundation of CKHA with a stable and reliable stream of ongoing support that helps to keep CKHA's future strong and secure.

- A **Bequest** is the simplest way to leave a legacy and may be done by designating specific funds or property through your Will
- Transfer **Appreciated Securities** such as stocks, bonds, or mutual funds that, over time, have increased in value
- Give a new or existing **Life Insurance Policy** to allow you to make a sizeable future contribution by paying modest premiums now
- A **Charitable Gift Annuity** delivers immediate tax advantages while providing a guaranteed fixed income for life
- A **Charitable Remainder Trust** enables you to receive a tax receipt on the current value of a gift you intend to give in the future

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## No need to cross the border!

Avoid the high exchange and long border lines - shop at home with these exceptional local retailers:

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- Barrypatch Collectables
- Bella Chocolatier
- Boyes & Herd Men's Fashions
- Bud Gowan Formal Wear
- Cellular Magician
- Chatham-Kent Pawn Broker
- Designs by Xinh Jewellery
- Enchantment Bridal & Formal Gowns
- E-Z VAPE
- Frank's Music Centre
- Fx Decorating
- Goldcoast Fashions
- Gray's China Hall
- Holland Accu-Optical
- Homebaked Kitchen Company
- Jim's Six Cent Shoppe
- King Street Pawnbroker
- Lorrie's Country Nook
- Morgan's House of Fashion
- Nina Marie's
- Rachel's Room
- Regine's Fine Chocolate
- Rivard Furniture
- Simply Shoes
- Sonya Roe Jewellers
- Tattoos By Vickie & Lady BlackBird Boutique
- The Loft Fashion & Mastectomy Boutique
- The Paper Pickle Co.
- The Purple Pansy Flower Boutique
- Downtown Chatham Centre**
- Ardene
- Bell
- Bentley
- Bluenotes
- Charm Diamond Centres
- Chatham Centre Guardian Pharmacy
- Cleo/Ricki's
- Coles
- Collins Formal Wear
- Dollarama
- Ella Minnow Pea
- Haute Pink Dance Wear & Boutique
- Koodo Mobile
- Laura Secord / Hallmark
- Le Chateau
- Northern Reflections
- Payless Shoesource
- Peoples
- Platinum Boutique
- Precious Cargo & Mom 2
- River House Gifts
- Rogers
- Sears Outlet
- Suzy Shier
- T's & Sweats
- Things Engraved
- Virgin Mobile

*Rediscover* Historic Downtown Chatham

[downtownchatham.com](http://downtownchatham.com)



# Welcome Home



## ***Chatham Retirement Resort***

is a complete community with spacious private suites - all in an environment of fun, relaxation, and friendship.

For more than 27 years, we've remained dedicated to the well-being of every person who chooses to call Chatham Retirement Resort home.

## **OUR AMENITIES INCLUDE:**

- Private suites & 1 bedroom apartments
  - Three delicious meals daily
  - 24 hour nursing supervision
  - Beauty salon & barber shop
  - Library, tuck shop & 3 dining rooms
  - Housekeeping service
  - Laundry service
  - Social activities
  - Landscaped gardens
  - Heated pool
- and so much more!*



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



chatham retirement resort

**519-351-7777 | [www.chathamretirement.ca](http://www.chathamretirement.ca)**

25 Keil Drive North, Chatham, Ontario N7L 5J9

# CHATHAM RETIREMENT RESORT

*Is now part of the Revera Family*

The Chatham Retirement Resort, 25 Keil Drive North, was purchased by Revera on October 26, 2015.



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



Revera has been in operation for over 50 years and is a leader in the Retirement and Long Term Care Industry, with a total of 94 communities!



***"At Chatham Retirement Resort, we will continue to achieve our high standards in providing excellent care to our seniors. We will remain a great support to all our families and friends. We have a different owner, but same great service!"***

***- Chatham Retirement Resort***

The closest properties to Chatham Retirement Resort that are also part of the Revera family are, 'Blenheim Community Village' and 'Village on the Ridge'.



## DRIVEWISE

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Driving in today's traffic demands an ever-increasing level of skill. At DriveWise, we fully train for these road challenges for all ages.

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For information, please call us at **519.352.4425**. Make DriveWise your wise choice for all your driving needs.



# MAKE THE RIGHT CALL

## *Encouraging Residents to CALL 211*

February 11 is 211 Day across North America. To mark this day, United Way of Chatham-Kent and 211 Ontario helpline are asking residents to make the right call if they want or need help.

Knowing the right number to call will help people find the right services for their situation and will help reduce non-urgent calls to 911.

211 is answered live, 24 hours a day, every day of the year including holidays, in more than 150 languages. Residents can call 211 for information on community, social, and health services, as well as municipally, provincially and federally funded services like housing, employment, and mental health and addiction agencies. Residents can also call 211 for services like food banks or for the non-emergency police number.

**When people don't know where to turn...  
211 is there for them!**



*Editorial Content Supplied by: United Way (taken from 211 media release)*

*Tilbury Manor*  
Long-Term Care Home

**Quality<sub>In</sub> Care  
The Country**



[www.diversicare.ca](http://www.diversicare.ca)  
16 Fort St. Tilbury, ON N0P 2L0 | 519.682.0243

## TILBURY MANOR LONG TERM CARE HOME

### *Receives Provincial Recognition*

Sara Le, Director of Care, along with the senior leadership of the home, including Medical Director Dr. Colin Bryan, aspire to enhance the quality of life for residents, their families, and staff at Tilbury Manor. Partnering with Beverley Faubert, the Registered Nurses of Ontario, Long Term Care Best Practice Coordinator, Sara and her nursing team reviewed the nursing best practice performances at Tilbury Manor.

The types of nursing changes introduced to the home often take 18 months to implement and are frequently challenged, but Sara Le and her team achieved results in six months after making the changes. There were many positive changes that followed in the care of the residents that live at Tilbury Manor. Such areas of improvement are decreased falls, decreased restraints, and decreased overall pain scores of the residents. There were also positive increases in resident, family, and staff satisfaction throughout this process.

***Tilbury Manor was one of three finalists for the Ontario Long Term Care Leadership Awards held last fall.***



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*Steeves & Rozema Group*

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& *their families.*



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Chatham, ON

**519-351-0297**

180 College Ave N.  
Sarnia, ON

**519-491-2668**

[www.newbeginnings-cksl.com](http://www.newbeginnings-cksl.com)

## ENHANCING THE QUALITY OF LIFE

*New Beginnings ABI & Stroke  
Recovery Association*

The New Beginnings Club enhances the quality of life for survivors of acquired brain injury (ABI), and stroke. We are committed to providing support and educational services for survivors and their families.



The Club works to support all survivors and their families to regain empowerment and friendship after their illness/injury.

If you need assistance with transportation or other rehabilitative supports, the staff at the Club can help you connect to services available within the community.

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

## BE A PART OF SOMETHING BIG!

*Join our CHAP Team of Volunteer  
Drivers!*

Our programs at CHAP serve seniors in Chatham-Kent to help keep them living independently at home.

CHAP Transportation program provides transportation to seniors and people with disabilities in Chatham-Kent. We provide this service mainly through the use of volunteers. We also provide drives with our staff drivers who are trained in the safe use of our accessible vehicles.

The following could not happen without our volunteers:

### **In 2015 volunteers in the CHAP program provided:**

*Rides - 30,603 • Kilometers driven - 856,303  
Volunteer Hours - 28,467*

### **Where do we take our clients?**

*Doctor/Medical • Senior Day Away Programs • Social Activities  
Banking • Grocery Shopping • Barber/Hair Dresser  
Pharmacy • Social Services*

### **How to Become a Volunteer Driver**

- Complete application (contact us)
- Provide police clearance
- Mileage reimbursed

**To become part of this team, call 519-354-6221 ext 241**



## MEADOW PARK CHATHAM

*Long-Term Care*

Meadow Park Chatham is a fully accredited long term care home serving the community of Chatham-Kent. Established in 1979, we can even say that some of our staff have been with us on this journey since the beginning. We have 98 long term beds available in private, semi-private, and basic accommodation, as well as one short stay bed and one interim bed. Our home is a friendly place that only has one level which encourages everyone to get out and visit one another.



*Resident Ena Brown is pictured with staff member Amanda Johnstone - RPN, BSO.  
Ena always loved to play the piano and staff encourage her to sit at the piano as often as possible.*

We pride ourselves on offering 24-hour nursing care and a variety of programs and services to meet everyone's needs, skills, interests, and abilities. We strive to be leaders in dementia care and have adopted **DementiAbility** techniques within our home to enhance the lives of those living with dementia. It is our goal to help our residents achieve meaning and purpose in their day-to-day lives. We are learning with our residents to take the focus off what they cannot do and place the focus on what they can do. (For more information about **DementiAbility** visit [www.dementiability.com](http://www.dementiability.com))

We would love to share more information with you and your loved one! Tours are always welcome by appointment or simply walk in and we would be happy to show you around. For more information please visit us on the web: **[www.jarlette.com](http://www.jarlette.com)**

**Meadow Park Chatham  
Long-Term Care**

110 Sandys Street

Phone: (519)351-1330

Contact: Lydia Swant – Resident & Family Services







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

## Senior's Day Out Program

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**Call for your complimentary trial. No referral needed.**



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