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ISSUE | 19

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WELCOME

Welcome To CK Senior, Issue 19

It's fall and many of us long for this season! The days are still sunny and bright but the evenings cool down making it pleasant for taking long evening walks. It's a great time of year to sit outside amongst the fall colours and watch one of the many beautiful sunsets we are entertained with here in the flat land of Chatham-Kent. However, the greatest and most refreshing part of this season is opening up our windows again and bringing the outside ... inside! Not only does the cool air revive our homes but it also allows for a better night's sleep many of us also long for this.

Amongst the changes of the season and changes of the leaves, we also have made some changes! We now have a new company name and a new location. **"A.Thiel Marketing"** is now **"Abstract Marketing!"** We are still located on King Street, you can find our new office above the "Frendz Restaurant." We are the same team, enjoying our new space, and getting settled in nicely. By keeping busy we are a true tribute to the saying "A change is as good as a rest!"

As always we thank you for picking up this publication and we hope you enjoy flipping through the pages as much as we enjoyed putting them together for you. **BIG THANKS** go out to all of our advertisers and regular contributors, **CK Senior** couldn't do it without them!

So get out when you can and enjoy this beautiful fall weather, enjoy the upcoming Christmas season, stay safe and happy, and always remember... ***It's alright to slow down, just don't stand still.***

Sincerely,

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Crystal Waters, Illustration



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

If you have 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



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Visit ckseniors.ca to watch a short video on what an Age Friendly Chatham-Kent looks like or to get a copy of our community action plan to see some of the ways we can improve housing, transportation, and social and commercial services to reduce isolation and improve physical health.

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Cover shot is taken at the construction site of the new CHATHAM-KENT HOSPICE (Chatham, Ontario).

Pictured from left to right are:
Chris Masterson (Project Manager), Jennifer Wilson (Board Chair)
and Jodi Maroney (Director of Development)
"The Dream is becoming a Reality!"

Photography by: Mark Requena Photography
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– Julie Vandernaalt, Sully's Mom



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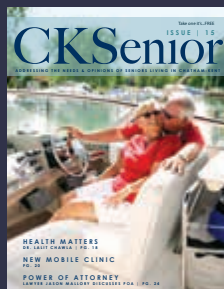
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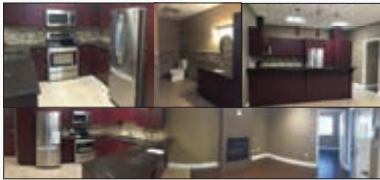
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HEALTH MATTERS

Pictured here is Dr. Chawla "It's okay not to think all the time. It's actually healthy to not think!"

THINKING IT THROUGH (Can Thinking Change Our Health?)

Dr. Lalit Chawla MD, CCFP, FCFP

In our society, more than ever, our to do list is never ending. As a physician, I am always juggling and thinking of all the things I need to do in the day, things for patients, the clinic, nurses, hospital-related responsibilities, etc. As a father and husband, I'm always thinking of what I need to do for my children, my wife, as well as my extended family. As an individual, I'm always thinking about what I need to do for my health, career, and self-improvement. As a friend, I'm always thinking about... like most people today, I'm always thinking. This habit of thinking and multitasking plagues everyone. We live in a state of constant "busy-ness" in the Western World. Our to-do list, whether we are making it consciously or unconsciously, is never ending. We are so goal oriented. We routinely set long-term goals and break those down into a lot of short-term goals to achieve. The irony of this goal-oriented thinking is that we never get to where we want to be because once we reach "there" we find we've already created another future goal at a different "there." Our goals have become a carrot at the end of a stick that keeps getting longer and longer. This seems to be the story of so many people's lives today.

So many patients and people I know have fallen into this constant pace of goal-seeking and multi-tasked thinking. We are in this constant place and pace of doing things and thinking of things to do. I know I always have to slow my

pace of thinking so that I can be more mindful of the present moments, so I can live in a more purpose-driven mindset. After talking to many others, the feeling is that we have forgotten what living is and how to live our lives in a purpose-driven way. We forget, or perhaps never knew, how to live a life of harmony, to go about life with a peaceful, joyful enthusiasm. But how can we do this?

Change is possible as we shift our awareness from long-term goals to learning to live purposefully in a state of presence, "in the moment," which aligns us differently. A goal is by nature an endpoint. A purpose is a way of being and existing which is driven by harmony and our true natural spirit. It creates a truth of focus and positive synchronization with everything around us. Let's compare goals with purpose statements.

Goals are (for example):

- I want a nice car
- I want to be debt free
- I want to travel to...
- I want to lose 20 lbs
- I want to quit smoking
- I want to have peace
- I want to have a better relationship with my children, partner, siblings, friends, workers
- I want to be more productive at work

Purpose Statements are (For example):

- To live in a state of enthusiasm, positive intention, and liveliness that adds value to the world
- To serve and be more engaged with my family, my friends, and at work

- To find the joy, peace, and stillness in all that I do and learn to accept the “naturalness” of life
- To live with more positivity, greater awareness and attention to the people in my life
- To not jump to judgments and negativity that doesn't serve the environment that I'm in
- To live daily with gratitude and grace in all things that I do and have a greater faith in the unfolding of events
- To create greater awareness and space for things to happen that add value to the world
- To learn to develop a greater acceptance about the way life's situations are and the way people are
- To love, and live in openness to new ideas and people that serve myself and others for the better

Being purpose driven is not easy for most of us. I know it has certainly been an adjustment in thinking in my journey and I have to keep realigning myself to purpose. For example, once, my goal was to lose weight, but that's not really what I wanted. My purpose for losing weight was so that I could have more energy and vitality to engage better with the people and situations in my environment.

Being more purpose-driven requires us to rethink the way we create and achieve in our world. With goals we feel and see tangible results that are marked and etched in our “book of accomplishments.” Leading a purpose-driven life and living into that purpose creates greater clarity and a sense of who we are. A purpose-driven life focuses us on how we should behave and how we strive for greater harmony for ourselves and others. A purpose-driven life isn't really an endpoint so to speak. It's not easily measured but a person living a purpose-driven life is evident when we observe or get to know them. I know when I see a person living like that, there's a level of awareness and tranquility that I admire and want to emulate. That's peace and joy in action. That's true vitality and a display of life the way we know it is meant to be lived.

Let's apply this lesson in thinking to a much talked about problem: insomnia. One of the greatest challenges I see as

a health care professional is how difficult it is for people to sleep. So many people are plagued by insomnia. Why is that so?

A very common complaint I hear, especially from insomniacs, is that they “can't shut their mind off.” They get so used to thinking that they feel they need to keep on thinking, even when they don't need to think anymore. I think (no pun intended) these people think that thinking saves them or protects them from problems that might occur in their future. They also analyse past situations and analyze what that means to their current circumstances. This can be done consciously or unconsciously subsequently taking them away from being present in their current environment.

Constant thinking has been cultivated into a habit not only by people who have difficulty sleeping, but generally by many people in the Western World. We are immersed in a culture of people who live in a state of thinking. We feel we need to.

In terms of normal biology we do think when we are asleep, but it should not be abnormally persistent and at a constant level that interrupts a good, restful, and replenishing sleep. In my experience, the majority of patients who have trouble sleeping tell me they watch TV before going to bed. They watch shows of violence (including the news). When they reveal this, I ask them how they feel about television. They all say “it helps me relax and stop thinking about the day's events.”

This may seem to be the case for them, but this is in fact an illusion. People have this illusion that watching TV helps them stop thinking and makes them relaxed. They think television moves them into a state of relaxed presence - a state of being more mindful. Television tricks us into a sense of ease and openness in which we are alert and attentive to the present situation. However, when watching TV, this is not really what's occurring. All that is really happening is there is a shift in thinking from our thoughts to allowing someone else's thoughts (the TV program) to come in and take over indirectly.

Unconsciously you are the receiver of their thoughts, ideas, and opinions - whether they are constructive or not. Shows that depict violence, horror, or negativity take influence.

Let me illustrate with a case example. Margaret, a very kind elderly woman, came to me with her issue of chronic insomnia. When I discovered she “loved” watching crime shows before going to sleep, I knew this could be a turning point to increase her awareness and identify the potential root cause for her difficulty of getting to and staying asleep.

What I did next might surprise you! I turned to the large window that I have in my exam room and pointed to a random person



walking in the street. I asked her, "What if you saw something violent happen to that person right now? You can think of something horrible that could happen to that person that would either leave them severely injured or worse...I'll leave it to your imagination. Margaret, do you think you would have trouble sleeping tonight?"

She said "Yes, of course! That would upset me greatly. I'd be thinking about that horrible event all day and at least the week. I'd be all shook up!"

I then replied, "The glass between this office window and the glass on your TV screen is not a whole lot different. We, the viewers, feel we are detached from television because our world is separated by a virtual distance. We believe the actions of violence or suspense we are seeing won't affect our psyche, but in reality they do. Those images, events, and thoughts are being registered in our subconscious and that plays on us whether we believe it does or not. Watching shows of violence and suspense are interesting because they create in us a level of intrigue, stirring up a variety of emotions within us. These shows allow us to explore other curiosities of human situations we may otherwise never experience; however, they can also cause internal unrest and distortions of how we see the world. Suspense can be entertaining because it distracts us from our current state of boredom or frustration. However, we, the viewers, pay a price for that in terms of the quality of sleep we get and how we see other people in the world."

So much happens at our subconscious level of which we may simply be unaware or can't articulate clearly. I then gave Margaret an example of how I had watched something on a TV show that revealed how one character committed a horrible crime. The crime was merely talked about and not even displayed. That story of violence disturbed my sleep for several nights. After that increase in self-awareness, I vowed not to watch that kind of programming again. That show didn't add or create a greater sense of purpose or contribution to my thinking or how to add value in the world.

I asked Margaret if she would be willing to stop watching that type of programming, and even better, not to watch any TV, especially 60-90 minutes before sleeping. I let her choose the duration of what she felt she could handle, even if it was just for 20-30 minutes before going to bed. She made a commitment to me that she would abstain from watching TV for the last hour before bedtime for at least one month. Importantly, I also asked her to substitute that time with an activity that was life-giving and positive. I shared with her why this was a healthier approach and how it would keep her off sleeping medications. I also provided examples of activities she could substitute for TV watching, as follows:

- 1) Read a positive story, or book that creates hope or shows acts of benevolence, gratitude, and kindness.
- 2) Journal about your life and find all the great things that you can be thankful for, now or in the past. Create a paragraph of gratitude nightly.

- 3) Focus on breathing and doing light stretching.
- 4) Go for a gentle walk or stroll.
- 5) Talk to a positive friend who nurtures your natural joy
- 6) Read or collect passages that make you laugh
- 7) Grow and nurture a plant
- 8) Create a gentle environment with low lighting and relaxing music
- 9) Create and build something that allows you to see some tangible progress so you feel it's worthwhile, like a craft, a scrap book, a gift, painting etc.
- 10) Write down how you can help someone tomorrow or in the week that will create joy in their life, and that will bring you joy to your life.

It was of key importance in our agreement that she avoid all electronic screens whether it's a cell phone, electronic tablet, computer or television in the hour before bedtime. It's really important for all of us to find a better way to connect with purpose and slow our mental pace down; this is not only for Margaret, I know I need to also.

The ten suggestions above are designed to "dial down" our constant thinking and move us into a place of peaceful stillness and presence. Activities that promote creativity increase our state of presence. ***It's okay not to think all the time. It's actually healthy to not think.*** Non-stop thinking is analogous to leaving your car running all the time...it gets tired and worn down. The mind needs and wants to be still. We can do this if we choose to allow this to happen and be patient with the process. Be like a young child who sleeps in deep peace with very little thought. Doing so will allow you to awake fresh and revitalized like they do. There's plenty of time for thinking the next day. It's okay not to think...your health depends on it. It's through this stillness routine that greater awareness comes to us. It's through stillness that greater harmony can occur within us and in the world around us. We have more patience and abilities to make better choices.

What is the one action, whether it's in the list above or not, that you could do to help create a greater awareness and presence in your life? What is the one gift that could allow you to have a greater quality of restful sleep? If you have a suggestion of your own and would love to share it, I'd love to hear it. Until next time, live into your joy, create a greater presence, and choose to live in greater health. Your choices do matter. (email it to info@magicandmedicine.ca)

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.

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8			2		7	9		6
5								
		3	1		9	2		
		2		8			4	5
		7						9
6							8	
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See Answers on pg. 30 | Difficulty Level: ●●●●○

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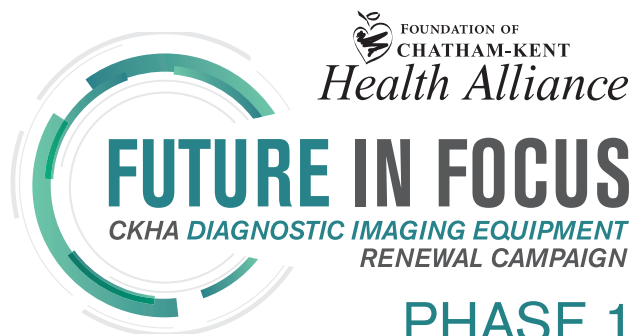
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PHASE 1



A \$6.9 million capital campaign to support CKHA in the purchase of new diagnostic imaging equipment for the Chatham and Sydenham Campuses, starting with Phase 1:

A new Fluoroscopy System

A new CT Scan

New Ultrasound Equipment

(including two units for the Sydenham Campus)

A new Bone Densitometer

These four important pieces of equipment serve numerous programs throughout CKHA and are key for diagnoses in a multitude of cases, including heart, stroke, cancer, orthopaedics, rehabilitation, obstetrics and gynecology, just to name a few.

Today, the need to replace this diagnostic imaging equipment is an urgent priority for CKHA as each piece is quickly reaching 'end of life'. By replacing this equipment now, CKHA will not only be able to provide better, more efficient care, but will also be able to retain and attract the high caliber of physicians and healthcare professionals needed at our local hospitals.

Even though this equipment is considered essential for care at CKHA, as with all capital equipment needs at our local hospitals, the purchase is not supported through government funding. To date, more than \$3 million has been raised for this important campaign. **Your help is needed to reach our fundraising goal and bring this state-of-the-art equipment to our community!**

Please consider giving generously to the
CKHA Diagnostic Imaging Equipment Renewal Campaign

Thank you for your support!

519.436.2538 | www.foundationckha.com

9 Ursuline Ave., PO Box 2030, Chatham, ON N7M 5L9
325 Margaret Ave., Wallaceburg, ON



Help us make the Hospice a Home!

Thanks to the generosity of our community, our residential hospice is being built and will soon be offering compassionate, end-of-life care in a home-like setting for our family and friends.

Help us make the Hospice a home by donating towards the purchase of necessary furniture and equipment specifically designed for end-of-life care. What a wonderfully practical way to support people who are dealing with end-of-life!

Visit our website (www.chathamkenthospice.com) for a full list of items needed. A general donation at any level would be appreciated as well.

Here are just a few of the items to choose from

Bath Care Supplies - \$30	Kettle - \$50	Electronic Equipment - \$350
Microwave - \$250	Bedding - \$150	Tech Transfer Sheets - \$525

***With your help, our residential hospice will be
fully equipped to provide, comprehensive,
end-of-life care very soon!***



For more information or to donate, contact:

Chatham-Kent Hospice

99 Park St., Chatham, ON N7M 3R5

(office is inside St. Andrew's Residence)

T (519) 354-3113

www.chathamkenthospice.com

CHATHAM-KENT HOSPICE

The Dream is becoming a Reality

A young mother is stricken with terminal cancer; a middle-aged worker with lung disease; an elderly person with congestive heart failure. To whom do they turn? Who cares for the caregivers? How do you say goodbye to your loved ones? Hospice is not about dying. It is about living.

The dream began in 2011 when a group of dedicated volunteers started meeting regularly with the purpose of establishing a residential hospice in Chatham-Kent. With the support of an independent feasibility study, the partnership with St. Andrew's Residence, and a proposed business plan, the group secured \$920,000 in annual operational funding from the St. Clair Local Health Integration Network (LHIN) in June of 2013. This funding, to be used for direct medical costs only, would not cover the cost to build the hospice or cover 100% of the costs associated with operating a residential hospice but it made the idea of a residential hospice in our community a viable project.

The first challenge of the newly formed Chatham-Kent Hospice Board was to launch a \$5 million Capital Campaign - \$3 million to build and a \$2 million operational sustainability fund. In less than 12 months, the Capital Campaign goal was reached and construction began in early spring 2015.

The Chatham-Kent Hospice will be a 10-bed residential hospice with additional space for bereavement counselling, a resource library, and meeting rooms, with the flexibility to grow and play a role in developing a centre of learning for healthcare providers and the families of Chatham-Kent.

Chatham-Kent Hospice will offer an alternative for people who are unable to or do not wish to die at home but do not require hospitalization. The hospice will care for patients and their families and friends who are dealing with a terminal illness, providing comfort, support, and pain management. Patients are able to die with dignity in a home-like setting. The palliative care team will include doctors, nurses, support staff, and volunteers who provide a range of medical and support services around the clock. Hospice services will be culturally sensitive and offered at no cost to patients and their family.

Friends and family members will be encouraged to visit with their loved ones at any time and participate in their end-of-life care.

The collaboration with St. Andrew's Residence will reduce our operating costs by sharing administrative resources such as purchasing, payroll, and other administrative roles. Hospice direct services however, both medical and non-medical, will remain separate and completely focused on end-of-life care.

While the new residential hospice is being built, fundraising efforts are focused on raising money to offset the cost of necessary furniture and equipment to help make the hospice a home.



Because the annual funding we will receive from the Erie St. Clair Local Health Integration Network (LHIN) will not cover our total annual budget, ongoing fundraising efforts are necessary to ensure residential hospice services are available to our family and friends in the community. Memorial donations have been, and we hope will continue to be, a source of revenue for Chatham-Kent Hospice. We have also benefitted from donations from generous donors and third party fundraisers.

We look forward to opening our doors very soon and providing Chatham-Kent with compassionate, end-of-life care in a home-like setting.

Please consider supporting Chatham-Kent Hospice through a memorial gift, general donation, or through a gift in your will. Your support will assure a valuable resource for citizens of Chatham-Kent - a place for people coming to the end of their life to be wrapped in the love of their community; a place where family and friends can build memories and celebrate life!



WELCOME HOME

To an Adult Living Community



Nestled in a quiet cul-de-sac on the north side of Chatham, you will find *The Verandas at Prestancia*, a 50+ adult living community.

The Verandas 50+ AT PRESTANCIA

The Verandas offers a quaint and serene environment to reside, while maintaining convenient accessibility to all major highways and modern amenities. The husband and wife team, Gilles and Diana Michaud, have found their niche in the Chatham-Kent home construction market. By focusing on a limited number of homes each year, they are able to work closely with their clients, while carefully monitoring the work of their trades associates and suppliers to complete individual homes on time and on budget.

Gilles Michaud has been a longtime established and highly regarded custom home builder/designer in Chatham for over 37 years and is a recipient of several

awards for his innovative practices and modern building technology. His high performance "Barrier Free" Dual Labeled homes (Energy Star and GreenHouse Certified) incorporate the very latest in homebuilding innovations designed to future-proof clients who want the ability to age in place and to maximize energy efficiencies and minimize environmental impact.

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Gilles and Diana would like to invite you to come out and tour the model homes and discover the green living difference. Open house weekly Tuesday & Thursday 1:00 – 3:00 , Saturday 1:00 - 3:30.

Just take Keil Trail North off McNaughton Ave. W. straight to the Verandas at Prestancia (turn left).

This article is brought to you by: Gilles Michaud Construction Limited.

For more information visit www.yourlasthome.ca or give us a call at 519-354-8467.

"Discover the many benefits of green living today - and see how we really do build a better home!"

The Verandas ⁵⁰⁺

AT PRESTANCIA

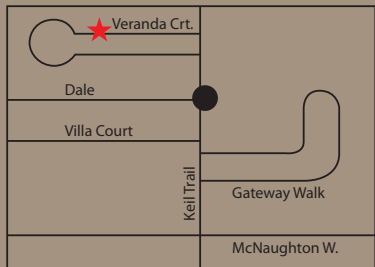


ONLY
4 LEFT!



WELCOME HOME

AN ADULT LIVING COMMUNITY



DIRECTIONS:

Take Keil Trail North off McNaughton Avenue West, straight to The Verandas at Prestancia (turn left).



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RESIDENCE ON THE THAMES

Questions about Senior Living

Dear Ian,

I heard the announcement for our local Fall Fair and I realized that summer is almost over and I am facing winter again. I don't want to go through another winter like last year. I was stuck in the house more than I was out and it was brutal! I don't want to give up my house yet and I was wondering...do you offer month long stays at Residence on the Thames or do I have to live there full-time?

-Dreading Winter



Dear Dreading Winter,

Winter Stays here at Residence on the Thames are a wonderful option for people who aren't quite ready to sell their home but become isolated as the snow starts falling. We at Residence on the Thames realize how daunting the icy sidewalks and the snow drifts can be and welcome residents who wish to stay for a short time while joining in all our activities.

Every week our van picks up our residents to take them on special outings. Your stay is complimented with three home-cooked meals daily, weekly housekeeping, personal laundry, and a wide variety of activities to chase those winter blues away. Our residents are happy relaxing in one of our four Lounges by the fireplaces, drinking coffee, and chatting with friends watching the snow fall.

Come and join us. There is no need to dread winter here at Residence on the Thames.

- Ian

Ian Murray, Executive Director
*Residence on the Thames,
Steeves & Rozema Group*



If you are interested in finding out more about senior living or have a question for Ian, please email him directly ian_murray@srgroup.ca

THE HISTORY OF...

Kent County High School Sports

After researching and interviewing many people over the past 15 months, Larry Lahey (Author) is happy now to share his findings with all of us through his new book "The History of KENT COUNTY HIGH SCHOOL SPORTS." This book documents when each school sport began on an inter-school basis from 1903 through to the 1960's, while recognizing the outstanding local athletes, coaches, and teams. You will read about what has changed, what has stayed the same, and what needs to be done to have an excellent athletic program.

ABOUT THE AUTHOR: LARRY LAHEY



Larry was born in the old St. Joe's Hospital, Chatham, Ontario and raised on a farm near Merlin.

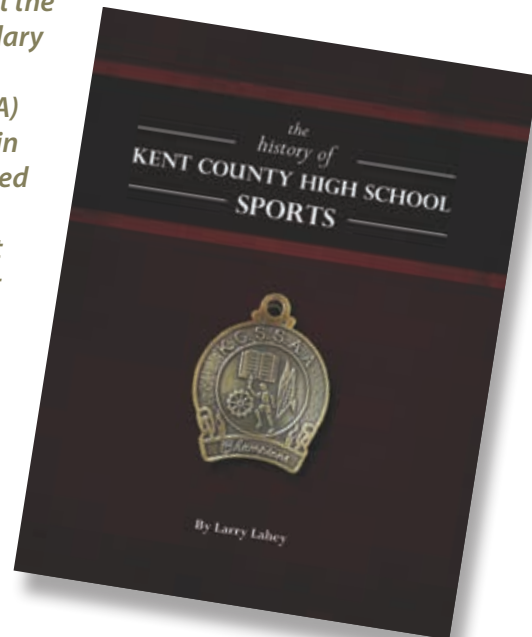
He attended Merlin DHS from 1958 to 1963, Western from 1963-1967, and taught and coached at JMSS from 1967 to 1998 (31 years). Presently he is coaching the tennis team at JMSS.

Through the years, Larry was fortunate to coach many talented basketball players which led to many Kent and SWOSSAA championships and four OFSAA gold medals.

Larry is an honoured member of the Chatham Sports Hall of Fame (2002). "The History of KENT COUNTY HIGH SCHOOL SPORTS" is Larry's third book, following "Lenover Meats – Seventy Years, 1938-2008" and "John McGregor Secondary School – The First Fifty Years (1957-2007)".

TAKEN FROM THE BOOK.....

"When I learned that the Kent County Secondary School Athletic Association (KCSSAA) would be dissolved in June of 2014 I realized that our KCSSAA history could be lost because the present trophies would no longer be needed. The trophies were collected and I recorded winning teams, some going back to 1930. Local high schools now play in a new athletic association, the Lambton Kent Secondary School Athletic Association (LKSSAA)."



'Although my focus will be on winning teams it may surprise many that a coach can be successful without winning a lot of games. He/she can do this by teaching punctuality, commitment, how to work as a team, poise in the face of adversity, time management, respect for opponents, etc.'

This book is now available for \$25 (taxes in) at the following locations:

Lenover Quality Meats, Chatham - The Instant Print Shoppe, Chatham - The Instant Print Shoppe, Wallaceburg

Information and photos for this editorial provided by: Larry Lahey

History truly is what we learn from. It helps us with the present and inspires us for the future. Thank you Larry for taking the time to gather this information on the history of sports in our community from days gone by.

- CK Senior



"In youth we learn; in age we understand." – Marie von Ebner-Eschenbach (1830 – 1916)



CAGP

Chatham-Kent RoundTable

As little as 1% can make a big impact!

Have you considered leaving a charitable gift in your Will? As little as 1% of your estate can make a big impact and it's easy to do!

Talk to your family, financial advisor or lawyer about leaving a donation to your charity of choice in your Will. Not only will your gift contribute to a better community for your family and friends but it allows you to offset current and future tax obligations.

Do you have questions about how your donation will be used? Plan to attend a FREE seminar hosted by the Chatham-Kent Chapter of the Canadian Association of Gift Planners (CAGP):

"Dispelling Myths and Misconceptions regarding Charity Administration Fees"

Thursday, November 5, 2015

4:30 pm – 5:30 pm

St. Andrew's Residence – 99 Park Street, Chatham
Reserve your spot by calling 519-354-8103



The Chatham-Kent Chapter of CAGP is made up of local charities working collaboratively to grow and develop strategic charitable giving in Chatham-Kent for the betterment of the community. For a list of the member charities and more information, please visit www.yourlegacyck.ca

www.yourlegacyck.ca

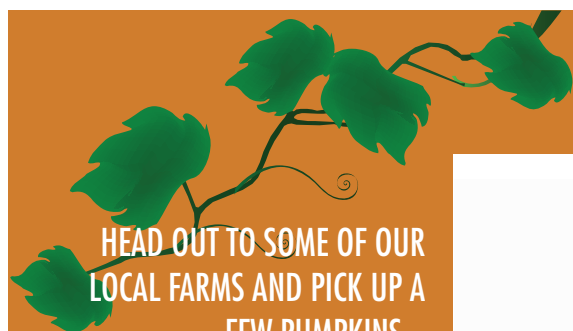


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- CK Senior

Illustration by: Crystal Waters



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INGREDIENTS

1 $\frac{1}{2}$ cups canned or mashed cooked pumpkin
 $\frac{3}{4}$ cups of sugar
 $\frac{1}{2}$ teaspoon salt
 $\frac{1}{2}$ to 1 teaspoon ginger
 1 to 1 $\frac{1}{2}$ teaspoon cinnamon
 $\frac{1}{4}$ to $\frac{1}{2}$ teaspoon nutmeg
 $\frac{1}{4}$ to $\frac{1}{2}$ teaspoon cloves
 3 slightly beaten eggs
 1 $\frac{1}{2}$ cups of milk
 1 6-ounce can ($\frac{2}{3}$ cups) evaporated milk
 1 recipe Plain Pastry

From Hazel's Kitchen:
**Pumpkin
 Pie**

DIRECTIONS

Preheat oven to 400 degrees F (degrees C).

Thoroughly combine pumpkin, sugar, salt, and spices.
 Add eggs, milk and evaporated milk & blend

MY SECRET:

If you like a fluffy pie, save egg whites,
 beat and fold into mixture last

Pour into 9-inch pastry lined pie pan; "crimp edges"
 Bake hot oven (400) 50 minutes or
 until knife inserted in center comes out clean.

Brought to you by:





LEGAL MATTERS

NEW PROBATE RULES CAME INTO EFFECT JANUARY 1, 2015.

Are You Familiar with these new Regulations?

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

NEW PROBATE RULES

By now you may have heard about the new probate rule changes that came into effect on January 1, 2015. If you aren't yet aware of these rule changes, you aren't alone. At my recent estate planning seminars there were hundreds in attendance who were not yet familiar with these new regulations.

For this article, when I refer to "probate" I am referring to a Certificate of Appointment of Estate Trustee, or the process of obtaining the certificate from Court. When I refer to "probate tax" I am referring to Estate Administration Tax. In Ontario, probate tax is \$5 per \$1,000 on the first \$50,000, and \$15 per \$1,000 on the value of the deceased's assets exceeding \$50,000. It is important to note that the rate of probate tax has not changed with these new probate rules.

These new rules are set out in regulations to the Estate Administration Tax Act, Ontario, and apply only to new probate applications after January 1, 2015. If a probate application was submitted or a probate certificate was obtained prior to this date, these new rules do not apply.

NEW DISCLOSURES REQUIRED

Prior to these new rules, probate applications only disclosed the total amount of Real Property and Personal Property (i.e. bank accounts, investments, automobiles, personal belongings). A detailed break-down of particular assets was not previously required.

The new rules require a detailed list of the deceased's assets and their values as at date of death in the "Estate Information Return" (I will refer to this as "the new form"). The categories of assets required to be disclosed in the new form include: real estate in Ontario, bank accounts, investments, vehicles and vessels, and other property (i.e. personal belongings).

AUDIT POWERS

Prior to the new rules, the Ministry of Finance did not have audit and verification powers regarding asset disclosure for probate tax purposes. The new rules give the Ministry the right to audit an Estate Information Return and verify the accuracy of the information and disclosures made by Estate Trustees for a period of 4 years following the issuance of the probate certificate. The Ministry can extend this 4-year period if there has been a failure to comply with the rules, or any

misrepresentation, willful default, or fraud by an Estate Trustee.

This timeline may be worrisome for Estate Trustees wishing to wind-up the administration of an estate quicker than the 4-year audit period. Certain steps can be taken with the Ministry of Finance, and other protections can be obtained from beneficiaries if an Estate Trustee wishes to complete the estate within the 4-year audit period. A lawyer experienced in estate administration will provide valuable advice in this situation.

It will be of utmost importance for Estate Trustees to keep detailed information, records, and accounts, at least for the duration of the audit period. It is also important to obtain valuations, appraisals, and reports to support the value of assets disclosed in the new form in the event that the Ministry does audit the estate.

DEADLINES

The new form must be submitted to the Ministry of Finance within 90 days of issuance of the probate certificate. If information contained in the initial form is later found to be incorrect, a corrected return is required to be submitted within 30 days of discovering the inaccuracy. There are also timelines within which additionally discovered assets must be disclosed.



PENALTIES



If an Estate Trustee fails to comply with the new rules, or provides false or misleading information, he or she may be found to be guilty of an offence. If an Estate Trustee is found to be guilty of an offence, he or she may be fined at least \$1,000 and up to twice the amount of the probate tax payable by the estate. A severe breach of the rules may result in imprisonment of up to 2 years.

Needless to say it is very important to disclose all relevant information regarding a deceased's assets to the Ministry of Finance, as well as to the lawyer assisting with the estate administration. It is also very important to seek guidance from your lawyer in interpreting these new rules and the Estate Information Return.

FREE INFORMATION SEMINAR

If these new rules seem a bit daunting, you are not alone. I will be discussing these new rules at my information seminar in November. There is no fee to attend, but space is limited and this event will fill-up fast. To reserve a seat, please call 519-676-5465 and ask about the "New Probate Rules seminar."

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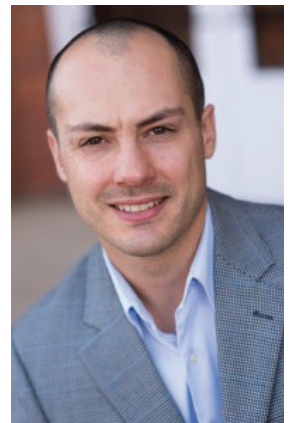
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Jason P. Mallory
*is a lawyer with Kerr Wood
& Mallory in Blenheim and recipient
of the Margaret E. Rintoul Award
in Estate Planning*



**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.*

Live the Dream.... without breaking the bank



Chatham-Kent's rich colourful landscape, beautiful natural scenery and location between Lake Erie and Lake St. Clair make it a one-of-a kind location for boating, hunting, golfing, and water sports. With activities and entertainment for people of all ages and interests, our rich history, connections to the Underground Railroad, and proximity to water make us a destination for history buffs, classic car enthusiasts, sports fans, water lovers, and anyone excited by culture.

Stretch out in our wide open spaces, marvel at our low cost of living and high quality of life.

Welcoming people, year-round sports and recreation, an exciting arts and culture community, affordable housing, a high quality of life...it's living the dream without breaking the bank, it's what you'll find in Chatham-Kent.

Average House Purchase Price

Chatham-Kent	\$152,279
London & St. Thomas	\$254,141
Barrie	\$319,558
Kitchener-Waterloo	\$336,302
Ottawa	\$361,712
Mississauga	\$506,579
Toronto	\$566,726

January - December 2014 based on statistics from the Canadian Real Estate Association



Climate Comparison

	Jan	April	June	Oct
Chatham-Kent	-3.7	8.3	20.2	11.2
Toronto	-4.3	7.6	19.2	11.2
Sarnia	-5.4	6.5	18.0	9.9
London	-6.3	6.3	18.0	9.0
Sudbury	-13.6	3.1	16.2	5.8

Average Daily Temperature Comparison by Month (°C)
Based on data from 1971-2000.
Source: Government of Canada, Canadian Climate Normals Station Data



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p: 519.352.4351



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p: 519.360.1998 x 3012

MUNICIPALITY OF CHATHAM-KENT SENIOR CENTRES

Active Lifestyle Centre

20 Merritt Ave. Chatham, ON
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)

10 Notre Dame St. Pain Court, ON
519.354.1249

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
519.682.1020

Wallaceburg Senior Citizens Club Inc.

205 James St. Wallaceburg, ON
519.627.6224

Wheatley & District Friendship Club

171 Erie St. N. Wheatley, ON
519.825.4870

Morpeth Heritage Club

12570 Talbot Trail Morpeth, ON
519.674.1010



DID YOU KNOW MR. PAT MCKNIGHT?

He was my Grandfather!

Pat McKnight moved to and lived the majority of his life in Chatham while his little girl spent her life in Ireland. Although they drifted apart over the years, fate would have it that friendship would one day reunite Pat's memory with one of his granddaughters...

Pat McKnight was married in Ireland and he and his wife soon after welcomed a baby girl (Ellen in 1921); sadly, a short time after, Pat lost his wife. Being a young widowed father, an Aunt stepped in to help in the raising of Ellen. While trying to find work, an opportunity presented itself to Pat to come to Canada to work. Acting in the best interest of his little girl, he left Ellen with the Aunt with full intentions of sending for her once he got settled in his new job and found a new home suitable for a little girl. Once he was in the position to be able to bring Ellen to Canada, he could see that she was quite content living with the loving Aunt and he felt it best not to disrupt her life again. They stayed in touch as much as possible but as the years passed it became less and less until they were no longer in touch at all except for in their thoughts and deep in their hearts.

Ellen lived a long life, passing away in 2009 at the age of 88. She had three children, Eileen, Marian, and Jim. She always wondered about her Father, as her children (Pat's grandchildren) still do today. It's true, we live in a smaller world today and with the help of the internet, Marian found out that her Grandfather settled all those years ago here in Chatham where he was eventually laid to rest in St. Anthony's cemetery in 1967. She obtained a copy of his death certificate to read that there was a Michael O'Hara (along with his address) listed as the person who looked after her Grandfather's burial. Investigating further, Marian was then able to find out that a K. O'Hara currently resided at that same address and, curious to know if there was a relation between the two, Marian wrote a letter. Low and behold she soon learnt that Kathleen O'Hara, (now age 93), was the wife of the late Michael O'Hara, (a good friend of Pat's and the man who took care of his burial.) Kathleen took the letter to her daughter Bev (Bailey) and, thrilled to help, they together they were able to find Marian's phone number in Ireland (again through the internet.) When they called her, Marian was so happy to speak with someone who knew her Grandfather. After all of the years gone by Kathleen even still had an old cigarette box of Pat's papers and an old photo of him from a past Christmas that her husband had kept. She and Bev sent this box of treasures over to Marian (along with the information of the site where her Grandfather is buried) so she could share these memories with her brother and sister.



Front Row (left to right): Marie O'Hara, Eileen McVeigh, Rita Malone, Wally Malone
Back row (left to right) Sandi Mailloux, James O'Hara, Bev Bailey, Jack Bailey, John Mailloux
(Kathleen O'Hara and Frank Malone, significant to this reunion but absent from photo)

As fate would have it, it turned out that the granddaughter Eileen had friends coming to Canada this past August so she decided she would join them and take a side trip to Chatham to explore the area where her Grandfather lived and died. With the help of Kathleen and Bev, while here Eileen learned more about Pat McKnight and who he was during a gathering they put together of family and friends. Stories told about Pat quickly connected Eileen deeper to the man he was and, while in Chatham, she also took this opportunity to arrange for a headstone for her grandfather.

*“Did you know Mr. Pat McKnight?
He was my Grandfather!”*

If you did know Mr. Pat McKnight and have a story or an old photo that you could share with his grandchildren, they would be forever grateful. You can connect with them at: marian.gallagher@enovanti.co.uk

Information/photo for this editorial provided by: Bev Bailey

*“and I shall hear tho soft ye tread
above me, and all my grave will
warmer sweeter be, and if you
bend and tell me that you
love me, than I shall sleep in
peace until you come to me”*

-lyrics from the Irish song Danny Boy

SUDOKO ANSWERS

So...How did you do?

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

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