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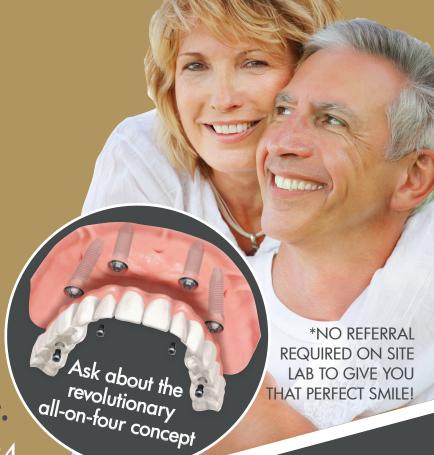
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# WELCOME

to CK Senior, Issue 22

Welcome to the 22<sup>nd</sup> issue of CK Senior! AND ... Welcome to this new season which many call "the most wonderful time of the year!"

As we leave another year behind us, we get to start a brand new year, full of possibilities. On January 1st, 2017 we will have before us a brand new day, a brand new month, and a brand new year! For some of us this means a time of declaration to make resolutions for the coming year. Lifestyle changes take time and can be extremely overwhelming when we look at having to achieve them for a full year ahead. So.....I couldn't agree more with Dr. Chawla's article (Pgs. 12 & 13) that rather than focus on a new year's resolution all at once, we should take it one day at a time - "THE NEW DAYS RESOLUTION". Well said, Dr. Chawla!

As always we thank our advertisers, our contributing writers, and our illustrator for their support in making this publication possible. We hope you enjoy this issue of the CK Senior and we thank all of our readers for picking us up and taking us home.

On behalf of all the staff at Abstract Marketing, we thank you for your support this past year, and we wish you all the best for 2017! Until our next issue, stay safe, happy, and healthy, and always remember.....It's alright to slow down, just don't stand still!



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

Sincerely,

Andrew Thiel, President Mark Requena, VP / Website Development Andrew Fraser, I.T. Specialist Lisa Persyn, Graphic Designer Candice Cottingham, Graphic Designer Nancy Schlereth, Sales Manager Karen Gore, In-House Content Writer Renee Tulloch, In-House Content Writer

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If you have any comments, an interesting local story, or a family recipe that you would like to share... Please send it along to us for consideration for one of our future issues to:

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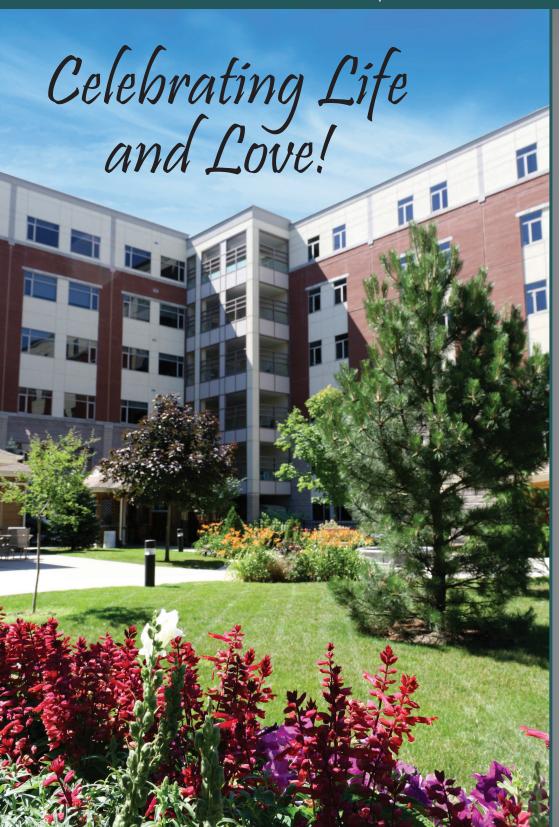




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# FEATURES

# **OUR TOP STORIES**

**MEDICAL PROFESSIONALS TAKING** 6 CARE OF OUR CK SENIORS IN **DOWNTOWN CHATHAM** Historic Downtown Chatham BIA 14 SENIOR'S DAY OUT PROGRAM St. Andrew's Residence I'M STILL ME, COLLEEN'S STORY 20 Chatham-Kent Hospice **RETIRED?** 24 Doug Robbins, Investors Group

# **REGULAR CONTRIBUTORS**

12 **HEALTH MATTERS** Dr. Lalit Chawla MD, CCFP, FCFP 18 LEGAL MATTERS Jason P. Mallory, H.B.A., J.D 29 **ILLUSTRATION** By Crystal Waters

# RETIREMENT LIVING

10 A GROWING FAMILY Eden Villa 19 3 YEAR ACCREDITATION AWARD Meadow Park Chatham 25 MEMORY CARE HOME AREA OPENING JANUARY 2017 Oaks Retirement Village **77 FUN LIVING** Residence on the Thames



# **ENTERTAINMENT**

10 **CONTEST** Enter to Win \$100 in Gift Certificates! The Mercantile 25 **SUDOKO** Maintain Your Mental Health (answers on page 29)

# SENIOR SERVICES

9	ENHANCING THE QUALITY OF LIFE  New Beginnings
11	TUNE UP YOUR DRIVING SKILLS DriveWise
17	BE A PART OF SOMETHING BIG CHAP
22	ESTATE PLANNING ISSUES Collins Barrow
27	<b>HELPING YOU LIVE INDEPENDENTLY</b> Shoppers HomeHealthCare
28	WHEN PACKING YOUR BAGS Josephine Cruzladee Scebba
30	GOOD TIMES FOR YOU

# HFAITH & WFIINFSS

TIE/LETTI & WEELINESS					
8	UNDERSTANDING YOUR OPTIONS				
	Erie St. Clair Local Health Integrated Network				
17	NOW IN OUR 25 <sup>th</sup> YEAR!				

The Healthy Habit

Riverview Bingo Palace



# MEDICAL PROFESSIONALS TAKING CARE OF OUR CK SENIORS IN DOWNTOWN CHATHAM

Downtown Chatham has largely been known for its many retail and entertainment offerings, but a growing number of local medical professionals are calling downtown home as well. We took the time to speak to four brand new businesses/practices that have set up shop in the heart of Chatham to see what they are offering the seniors of Chatham-Kent.



# **BRIGHT SMILES COMMUNITY DENTAL HYGIENE**

31 Forsyth St | 519.351.0711 brightsmilescdh.ca



Christine Fairbairn has opened the Bright Smiles Community Dental Hygiene clinic in the recently renovated 31 Forsyth building. Why would seniors want to go to a dental hygiene clinic instead of just visiting their regular

dentist? The simple answer is, a greatly reduced rate on regular dental cleanings. By not having the huge overhead of most dental offices, dental hygiene clinics can pass those cost savings on to their patients. For those on a fixed income, this vital service can prove to be a great way to reduce a usually bi-annual bill for their households. The clinic is open on evenings and weekends, provides full oral examinations, tooth whitening, sports guards, dental cleanings, polish, fluoride, and a 10% discount to all seniors age 65 and older.





# **FLOATING THERAPY**

268 King St West | 519.397.4221 |

floatingtherapy.ca

Laura Foster and Cortney Maynard are offering an alternative treatment that helps pain management, stress reduction, insomnia, and a plethora of other ailments suffered by many local seniors. Floating therapy, also known as sensory deprivation, involves lying in a saltwater solution, in approximately 10 inches of water and 1000 lbs of epsom salt, in a large insulated sound proof tank. When you "turn off" three of your senses, it allows your body to completely relax, resulting in the associated benefits. As you float, your body will also absorb magnesium through your skin, helping pain relief, heart health, and many other ailments. Floating Therapy offers a number of discount rates for first responders and will be announcing a "Frequent Floaters" membership starting at \$55.00 per month.



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# Completely You Ashley Van Zelst

Ashley Buis of Completley You is a registered massage therapist and tailors her treatment according to needs of her patients. While there is still a segment of the market that requests relaxed-based massages, the majority of her clientele is now treatment-based massage. Many of the local seniors who Ashley treats appreciate that she has such a wide range of techniques at her disposal. Ashley will take a totally different approach to treating a senior who may still be at the workplace, to one who is retired at home, and even further to seniors who may have been in an accident or who are suffering from arthritis. When visiting these professionals, local seniors can count on an absolute customized treatment plan designed just for their needs, that will have them back on the Pickle Ball court, playing with their grand kids or just improving their overall mobility.







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# Tips to Help You Choose Where to Call Home

For most of us, home is a place where we have our own space, our own things, and where we make our own memories. As we age, our definition of home may change depending on many factors such as personal health, access to needed services, and the ability to spend time with family and friends. This means it's important for people to understand the options they have available for living at home or within a home in their community.

#### SERVICES TO HELP YOU STAY AT HOME

There are many people who need light to moderate levels of assistance to help them remain independent in their own home. If you, or a loved one, needs access to home-based health care services then visit the Erie St. Clair Health Line at www.eriestclairhealthline.ca. This online resource will show a wide range of options available in the community. Also, some people may qualify for homecare-based services provided by the Community Care Access Centre.

#### RETIREMENT HOMES

A retirement home is an excellent option for people who no longer wish to live in their home and who can live independently with minimal to moderate support. Residents within the retirement home community essentially rent a suite from the retirement home and in return are provided with a comfortable and supportive environment. Many homes provide access to health care services and assisted living, meal preparation, social events, and other important

amenities. You can find a list of retirement homes on the CK Seniors website at: www.ckseniors.ca/retirement-homes.

#### **LONG-TERM CARE HOMES**

If a person reaches a point where their health needs are greater than what can be provided within the community or a retirement home, then a long-term care home becomes an important option. Residents at a long-term care home will have access to the health care they need, provided by kind and caring staff who are always available. In addition, these homes also provide a variety of amenities including social activities, group dining, and a wide range of other events.

In order to access a long-term care home in your community, please contact the Erie St. Clair Community Care Access Centre (CCAC) at 1-888-447-4468 (toll free) and ask to arrange an appointment with a Care Coordinator.

For more information about the Erie St. Clair LHIN, please visit: www.eriestclairlhin.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

This article has been written and submitted by: Erie St. Clair Local Health Integration Network, Chatham, ON







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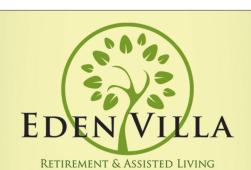


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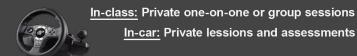
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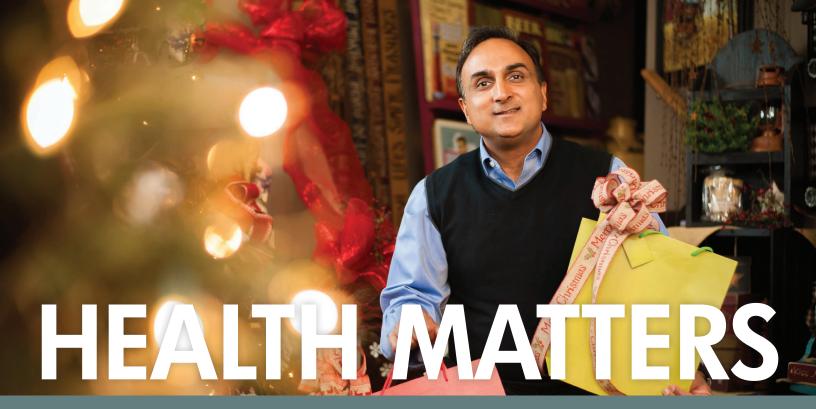
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Creating Meaningful Change can take time. Be Patient with yourself and the process.

# THE NEW DAY'S RESOLUTION Dr. Lalit Chawla MD, CCFP, FCFP

As we head into the first month of the New Year, inevitably many people will have made a New Year's resolution which they secretly know they won't keep in its entirety. As I get older I find more and more people are joking and even making a farce of the whole idea of a resolution, and rightfully so. They, through years of experience, have understood that people more than likely won't change by simply creating a New Year's resolution.

Yet the sparkle of the brand New Year challenges many of us to participate in making another New Year's resolution. The New Year is great because it landmarks a new chapter in our lives as to what may come. We celebrate the New Year with new vigor because it brings new hope. Like all books, we can read the first several pages but if it's not compelling we won't continue. In other words, in order to make effective change in our lives we need to understand WHY we really want to make that change in our lives; to go beyond the first chapter and complete the story. For example, the most common New Year's goal is to lose weight. This is really a perceived goal. Nobody wants to lose weight; what we want is to gain something from that weight loss such as more energy, to look younger, to stop taking too many medications, to keep up and play with our kids, to live longer, etc. In summary, to participate in our life in a more positive and empowering way! I tell patients the key to getting what you want in the New Year, or any time of the year, is to be clear and write down

why you want it. Only then will you be able to begin moving forward to the feelings you want from your resolution. Once you know why and have many reasons to support them, then and only then will you create a life that you truly want.

The next step? How to make that change you desire really happen. Once we have the **WHY**, it's helpful and necessary to harness strategies that will work for you. In my lectures and workshop I go through many strategies that work incredibly well and that allows for sustained change and results. Here are a few that I'd like to share with you using weight loss as an example.

#### 1. FOCUS ON THE PRESENT MOMENT

Failure and disappointment comes when our focus is on long term results without celebrating or focusing on short term goals. Don't look into the future about losing 20 lbs of weight ...it doesn't work. Look at the moment-to-moment events in your life because in reality that's all we can control is our moment-to-moment thoughts and actions. When we look too far ahead, we walk into potholes or trip over a curb because we are not focused on the present moment. Think of your life in terms of hours and the day you have in front of you. The past is gone and tomorrow will come again and again; don't jump ahead.

#### 2. FOCUS ONLY ON CHANGING 1% DAILY

For the majority of us it is difficult for us to change our whole life and behaviour by trying to be the "new you"

immediately. If you could improve your behaviours and thoughts by only 1% a day, in one month, you'd improve by 30% and that's a great investment. So if you don't drink enough water, make that your "1% goal for the day" and continue with that behaviour consistently. Try drinking a bit more daily and add that new routine to your life. Water is a vital fuel for life, and you can't feel 100% healthy if you don't fuel your engine. The body runs on water, not caffeine, soda pop, juice, or alcohol.

Even if you have digressed, remember to celebrate the 1% change you've made daily. Daily celebration is the key to feeling that you are moving in the right direction. Too often, we think we need to only celebrate after we have achieved our end goal, but really your end goal should be a daily goal that you are trying to achieve. Don't set the bar too high, even high jumpers progress upward slowly when they are practising.

# 3. REMEMBER THE IMPORTANT PRINCIPLE OF CONDITIONING AND ESTABLISHING ROUTINES

The one reason New Year's resolutions fail is because we forget this crucial principle. We condition ourselves to new change for the moment and the excitement of the "New Year" moment. We all can change for a moment, but by the time spring rolls around, the "New Year" has turned around and become an "Old Year" resolution. So write (or recall) your "New Year WHY Resolution" somewhere that you will see it daily. We need to remember what the reasons are that we want to change; to gain a new empowering emotion, state, or wellbeing that the change will bring us. So think of this as a New Day's Resolution vs. the New Year's Resolution. (I've touched on this point briefly but there are more in depth ways to add this principle in our lives.)

### 4. FOR WEIGHT LOSS, USE THE BUDDY SYSTEM

Most people need a friend to keep them accountable and aligned. That's why so many sports have cheer leaders. Choose a friend who can keep you honest and committed. Don't plan to exercise with a friend who doesn't do it on a regular basis; you both might give in and say "Let's skip our walk and go for a coffee." That's why people hire personal trainers, they won't let you sleep in and they won't take you for coffee. The best motivator is a friend with a megaphone and not afraid to use it.

# 5. MAKE YOUR RESOLUTION FUN AND USE YOUR IMAGINATION IN TERMS OF MEETING YOUR GOALS

Making weight loss fun, for example, takes the work out of it. There are new ways to be challenged online and still be connected. There are many online activities and programs that also add a sense of community and purpose to the goal you are striving. So linking up with others who share your sense of purpose and excitement helps you achieve what you are going for.

These are a few simple strategies to help things move along. So as you don't really need to make New Year's resolutions anymore but actually make New Day's Resolutions to live your best life on a daily basis. As cliché as this may sound, the old saying "The journey of a thousand miles begins with one step" and each health step certainly does matter!

Let's talk again soon,

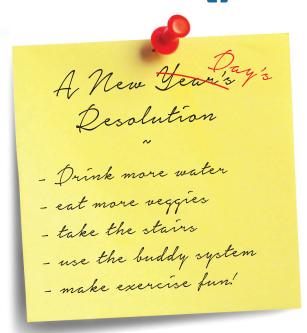
Dr. Chawla

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

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# WITH ANOTHER NEW YEAR "2017" AROUND THE CORNER....

We decided to rerun Dr.Chawlas article from our issue no. 17, as we felt it was a nice reminder to all of us of the things we can do when contemplating our ``New Day`s Resolutions!`` We hope you enjoy it as much this second time around!





Cora Logan recently turned 94 and has been a long time participant of the Senior's Day Out Program. She and her friend, Juanita, attended every Tuesday and Thursday for 12 years. Cora was one of the original members! After Juanita's passing a year ago, Cora still

makes a point of coming out, and uses the services of CHAP to get to and from her home, here in Chatham.

Cora was the oldest child in a family of seven children. She was married in 1940 to James Logan, and they raised seven children together. Coming from and raising such a large family, interacting with people becomes a way of life. So it was no surprise that when we asked Cora what her favourite part of the *Senior's Day Out Program* was, she quickly answered, the "social aspect". And she loves playing cards too!



Cathy Weir is an 86 year old great-grandmother of one, grandmother of three, and mother of one. She was born in Montreal and currently resides in Chatham. Cathy belongs to St. Andrew's United Church, which is where

she first learned about the Senior's Day Out Program.

Cathy enjoys the program so much! "The program is well put together and the staff here is fantastic." She is able to get a ride from her daughter for the most part, and otherwise arranges with CHAP for transportation.

Born legally deaf, Cathy says she often likes to keep to herself, due to the complications of communicating with the other seniors. One thing she stressed was how much she really enjoyed the staff..."If I am not in the mood to participate, the staff is not too pushy, and when I do feel like participating, they are always there to encourage me."



Jennifer Deneau is very happy to be part of the ever growing Senior's Day Out Program. Jennifer has been brought on board to provide some general care and to provide baseline vitals for participants in the program. "It is an amazing service that is being provided"

by the Senior's Day Out Program. Participants can ask me about their medication and receive foot care, and I act as a liaison between patients and their physician. We can directly provide information to patients and their physicians cutting down on ER visits and improving the general care patients are receiving."

Jennifer is impressed with the level of staff interaction with the *Seniors Day Out* participants. She says the program is very unique because participants can come out for a great day of activities and receive some basic healthcare at the same time. The social interaction improves the well being of the participants and cuts down on senior isolation.

Participants receive a meal, play cards, watch movies, enjoy trivia games, and exercise, and every day has a different theme. With their numbers ever increasing, they hope to expand the program from the current three day service, to a five day service.



**Bonnie Lobbestael** is a 72 year young active senior and resident of Chatham.

Bonnie attends the *Senior's Day Out Program* three days a week, and uses the CHAP services to get to and from her home. She is blessed to

have her daughter, Michelle, living nearby, which allows for a few extra visits with her daughter while she is there.

Her sister, Joan, was the one who first brought Bonnie to the program, after she suffered a nervous breakdown 14 years ago. Bonnie mentioned that she was becoming depressed and housebound, and needed the push to get out and socialize.

She is very grateful for the *Senior's Day Out Program*, for helping her through a rough time in her life. She has made some wonderful friends and developed a strong support system along the way. A few years ago Bonnie lost her husband to a heart attack and this program allowed her to keep a positive mind-set, stay involved, and, most importantly, made her feel like family.

Jean Blondeel, 74, is a Chatham-Kent resident who resides in her home with her husband of 42 years. She is a proud mother of five and grandmother of nine. Two of her daughters work at St. Andrew's Residence in the kitchen and in housekeeping.



Jean was introduced to the *Senior's Day Out Program* by her close friend and says it only took one visit to know that she made the right choice. She is very fond of the program and speaks highly of the staff and activities provided. She attends the program once a week and her favourite part is the musical entertainment. Jean is especially impressed by one of the *St. Andrew's Residence* staff members who often sings for the group. And don't forget the food...the hot meals provided for lunch was at the top of her list of favourites as well!

Jean feels she has met a great group of friends with whom to interact, as a lot of them are in the same position as she is, so they have a lot in common. She enjoys walking in the door and having everyone call her by name. Jean rates the Senior's Day Out program with a 10/10 and looks forward to coming each week.

If you can relate to some of what you have read in the above testimonials or if you or your loved one is looking for the opportunity to spend time with friends in a safe and engaging environment, our Seniors Day Out program is right for you!

Seniors Day Out provides older adults across Chatham Kent with physical frailties or cognitive challenges an opportunity to socialize, be active, and have fun in a safe and caring environment. The daily activities are led by trained and caring professional staff who provide: lively group activities, light chair exercise programs, spiritual wellbeing sessions, hot nutritious lunch and snacks, musical entertainment, arts, crafts, and so much more.

Seniors Day Out gives caregivers an opportunity to catch up on errands, attend to personal needs, or take a much deserved rest.

Drop by for a warm welcome and tour of our comfortable program space in St. Andrews Residence and find out firsthand why Cora, Cathy, Bonnie, and Jean pick the Senior's Day Out Program for their overall wellbeing.

For mor information, please contact
Mindy Jenner | mjenner@standrewsresidence.com | 519.354.8103



- Residents of Chatham Kent aged 60 years or older
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FOR MORE INFORMATION ON THE SENIOR'S DAY OUT PROGRAM OR OTHER SERVICES OFFERED BY ST. ANDREW'S RESIDENCE, PLEASE CONTACT:

> **Mindy Jenner** mjenner@standrewsresidence.com





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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.

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# THE HEALTHY HABIT

Now in our 25th Year!

The following are excerpts from our INSIGHTS FOR HEALTH radio interview with Dr. Philip Rouchotas (ND, MSc, Associate Professor at the Canadian College of Naturopathic Medicine).

"Whenever you see somebody over the age of 80, most people over the age of 70, and even some people in their 60s...the elderly are an epidemic of simple malnutrition. There are 3 reasons... you're eating less, the food you're eating is of poorer quality, and your ability to digest and absorb nutrients from it declines. You add those 3 things up and what you have is a gross epidemic of frank malnutrition."

# MALNUTRITION CREATES A CASCADE EFFECT

Weak muscles and bones, mental decline, falls, and injury. "Our strategy is...RE-FEED to achieve nutrient adequacy."

# Dr. Rouchotas offers twelve lifestyle and supplement suggestions, we've listed four:

- Consume a Mediterranean diet: fruit, vegetables, healthy fats, lean meats
- A daily quality multi vitamin
- Whey protein: for its immune building properties
- Vitamin D

You can hear the entire interview with **Dr. Philip Rouchotas** on: "ELDERLY HEALTH, RESTORING VITALITY" at: www. the Healthy Habit Chatham.com

Helping you, Help yourself, with your Health





A RECENT STUDY **REVEALED THAT A QUALITY DAILY MULTI** VITAMIN REDUCED THE **RISK OF INFECTION BY** 200% AMONG SENIORS

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Pets Have a Place in Your Will

# WHO WILL CARE FOR YOUR PET?

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

We have all heard the story about the billionaire heiress who left her entire estate to her beloved pooch. Now, I myself am a dog owner, but most of us would agree that this was a bit drastic. That being said, you may want to discuss your pets with your estate planning lawyer next time you are reviewing your Will.

Upon your death, any pet that you own is treated as part of your personal property to be distributed pursuant to your Will. Generally speaking, if you do not specifically provide instructions in your Will regarding what is to happen to your pet (or pets) at your death, it would be the responsibility of your Estate Trustee to give your pet to the beneficiaries of the residue of your estate. However, what happens if you have multiple equal beneficiaries of the residue of your estate, for example, your children – are they to have shared or joint custody of your pet? I doubt this would be the intention in most cases. Also, what if the residue beneficiaries of your estate do not wish to take on the ownership and care of your pet?

It may be appropriate for you to provide clear instructions in your Will as to whom is to receive and care for your pet in the event of your death, and also to provide a contingency in the event that the person you first name is not willing or able to care for your pet.

You might also want to provide for a certain amount of money to be paid to this pet caregiver as a "gift", with the wish that this money be used towards the cost of veterinary care, grooming, food, etc. I caution clients, however, regarding the potential implications of wording such a monetary provision with guidelines and restrictions within a Will, as wording in such a way may result in a "trust", which could, among other things, result in added estate administration or accounting costs that you did not intend.

The important thing is to name a person to whom you wish your Estate Trustee to give your pet in the event of your death. Ideally this person will be someone whom you know will provide good care and a comfortable environment for your beloved pet.

Jason Mallory practices Wills and Estates law in Chatham-Kent

and he serves clients throughout Ontario. Please contact Jason if you would like to review your current Will and Power of Attorney documents, or to discuss what to do if your current lawyer is retiring.

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



<sup>\*</sup>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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# **MEADOW PARK CHATHAM**

3 Year Accreditation Award

Meadow Park Chatham long-term care home is very proud to announce our recent award of a 3 Year Accreditation.

Meadow Park in Chatham has been awarded a 3 year accreditation from *CARF International* for their excellence in person-centered care - *CONGRATULATIONS!* 



*CARF International* is a non-profit accreditor of health and human services. Its goal is to ensure that persons served remain at the center of the service delivery process. Accreditation is official recognition that Meadow Park is guided by internationally recognized service standards and best practices in healthcare.

# Here is what the survey report from CARF had to say about Meadow Park Chatham:

- The recreational therapy/activities team provides diverse activities, provides very good programming, and employs passionate staff.
- There is an open-door policy for communicating with the leadership team. The management staff has a dynamic energy that permeates throughout the staff and resident populations. The value of laughter is well understood. This stable team has an impressive number of years and healthcare experiences.
- The care team demonstrates a caring approach to delivering personal care to the residents.
- The close working relationship between the physicians and the staff is commended. The prime beneficiaries of this excellent rapport are the residents.
- Staff members and residents reported that they feel the management is open to input and responsive to suggestions. They feel that the care is excellent, the food is great, there are a variety of great activities offered and the organization is a truly special place.

Meadow Park Chatham welcomes tours - please contact Lydia Swant to arrange a time to view the home and discuss care and services available.

Visit us at: www.jarlette.com



Hi, my name is Colleen and I live at Chatham-Kent Hospice. Before moving to Hospice, I lived on my own, however, I have severe COPD and my lung capacity declined to 15% making it impossible to care for myself.

The move to Hospice was initiated by a bout of pneumonia that almost took my life. In fact, my family didn't think I was going to make it but somehow I did and it was recommended that I move to Chatham-Kent Hospice.

The wonderful care I have received at Hospice, both physical and emotional, has not only given me quality of life but, I believe, extended my life.

When I say I live at Hospice, I want to stress the word "live." I enjoy watching television, knitting, and drawing and I love to go outside in the courtyard to sit in the afternoon sun with a glass of wine and a good book.

My family and friends can visit at any time and we have enjoyed several family dinners in the dining room including a roast beef dinner, Chinese food takeout, and a graduation celebration for my granddaughter.

At first my family and friends were nervous about coming to Hospice because they thought it would be dark and depressing. They thought I would be "out of it" both physically and mentally but when they came, they were pleasantly surprised.

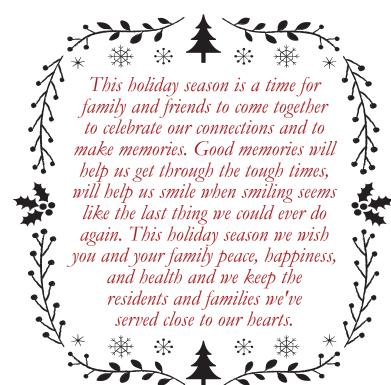
The staff and volunteers here are like my guardian angels. If I need anything, they will get it for me. Because I know they are here, I'm not afraid anymore and that is not only a comfort to me, but to my loved ones as well.

Irecently had the opportunity to watch a caterpillar go through its life cycle and become a butterfly. It was amazing watching it go through the various stages from a fuzzy caterpillar into a cocoon then transform into a beautiful butterfly.

I can relate to the butterfly because I too have gone through many stages in my life. As I enter the final stage of my life, Hospice is helping me live each day to the fullest.

This is a wonderful place, and if you or a loved one is entering the final stage in life, I want to tell you to consider living at Hospice. You will be glad you did.

This article is submitted in memory of Colleen who passed away at Chatham-Kent Hospice.



# **Chatham-Kent Hospice Foundation**

The need for specialized hospice care in a home-like setting will never diminish.

Your donation will ensure Chatham-Kent Hospice continues to provide specialized end-of-life care for our community.

In our first 7 months we've been honoured to care for over 124 families.

## You can support Hospice by:

- Donating in memory or in honour of someone
- Donating towards our most urgent need
- Joining the Hospice Hero Monthly Giving Program
- Planning a Gift in your Will
- Becoming a Hospice volunteer



# What YOUR Donations are used for!

Resident care is our top priority. Your donation will help cover the cost of things like personal care products, medical equipment, and supplies.

COMPASSIONATE CARE

CONNECTED AND

COMFORTABLE

EDUCATION AND AWARENESS

AS USUAL

Your donation will support ongoing staff & volunteer education and training, community education, and efficient donation management.

Your
donation
will help keep our
residents and their
families comfortable and
connected by covering the
cost of utilities such as
natural gas, electricity,
water, cable, and
telephone.

HOME-LIKE HOSPITALITY

KEEPING

Although we want our hospice to feel like home to our residents, we must operate as a business. Your donation will cover costs associated with running a business.

Making our residents and their families feel at home is a top priority. Your donation will help pay for groceries as well as kitchen equipment and supplies.

Like your home,
we want to keep a
safe and tidy home. Your
donation will help us do that
by covering costs for laundry
& housekeeping, ongoing
maintenance,
safety, and security.



Contact us to learn more or to donate:

By Phone: 519.354.3113 | Online: www.chathamkenthospice.com

By Mail: 34 Wellington St. E. Chatham, ON N7M 3N7



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# **COLLINS BARROW TALKS ABOUT**

Estate Planning Issues

We believe it is necessary to have an effective overall tax plan in place to maximize the value of your estate and minimize your total taxes paid.

There are two estate planning tools which we believe you should utilize in order to minimize the effect of taxes on your estate.

The first tool is the use of multiple wills. This simply means that you have two wills prepared by your lawyer. The primary purpose of having two wills is to help avoid having to pay probate tax on some of the assets in your estate.

Probate is an authentication for third parties of the appointment of the personal representatives of an estate and verification that the copy of the will attached to the estate certificate is a copy of the authentic last will and testament of the deceased. Probate tax is levied by the provincial government against the value of the estate which, in simple terms, is the value of all the assets included in the will which is presented for probate. Ontario probate tax is 0.5% of the first \$50,000 of assets and 1.5% of the remaining assets. The idea behind multiple wills is that anything that a bank or other person may require an estate certificate for is included in one will and

anything that will not require an estate certificate will be included in the second will. The first will is probated and the second will is not.

Assets that should be included in a separate will include certain real estate, shares in a private corporation, and loans receivable from private corporations.

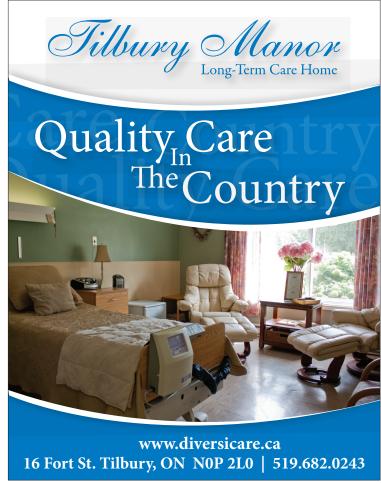
The second tool is the use of a graduated rate estate (GRE). GRE's are used to minimize personal income taxes.

A GRE arises on and as a consequence of death. On the estate's first tax return it must designate itself as a GRE. The GRE can only exist for the first 36 months from the date of death to allow for the estate's administration. If the estate remains in existence past the 36 months it will be taxed at the top marginal tax rates both federally and provincially after 36 months.

The advantage of a GRE is that in the first 36 months it is taxed at the same marginal tax rates as an individual, which is approximately 20% on the first \$40,000, 32% on the next \$30,000 and increasing to approximately 53.5% when income exceeds \$220,000. Without the GRE designation, income earned in an estate or testamentary trust is taxed at the highest marginal tax rate of approximately 53.5%.

Together these two options provide the potential for substantial tax savings.







Friday, February 17, 2017 | 9:00 AM - 1:00 PM 20 Merritt Avenue, Chatham, ON N7M 6G9

SPEAKERS, INFORMATION SHARING, GIVE-AWAYS & FREE LUNCH FOR ALL OLDER ADULTS!

All Chatham-Kent older adults welcome to view and access resources to assist with all living needs and stages of care.

Call CHAP for FREE transportation to this event (48 hours prior) 519.354.6221 x. 242



You've Earned It....Now Spend It!

Maybe you're already retired. Maybe you're looking forward to the next phase of your life. Either way, your goal is the same – to enjoy every year of your retirement. And why not, you've earned it. You've put away a retirement nest egg and you should spend it to truly live your retirement dreams.

But you also want to make sure that your retirement income lasts for all your retirement years – that it will always be there to sustain the lifestyle you want – and that takes some careful retirement income planning. Here are a few essential steps to a sustainable retirement income.

# KNOW WHERE YOUR INCOME WILL COME

# The three basic sources of retirement income are:

• Government benefits, including: Old Age Security (OAS), which would be 'clawed back' in increasing amounts if your personal net income exceeds a stated threshold; the Canada Pension Plan/Quebec Pension Plan (CPP/QPP), which is intended to provide about 25 per cent of your average

annual employment earnings; and the Guaranteed Annual Income Supplement (GIS), which is a tax-free (income-tested) payment which is available to those who have little or no income beyond OAS.

- Private pension plans and group Registered Retirement Savings Plans (RRSPs).
- Personal savings the crucial building blocks that help provide financial security through all your retirement years.

## **MAXIMIZE YOUR RETIREMENT PAYCHEQUE**

Identify your continuing costs and expenses in two streams: essential spending that can't be reduced, and discretionary spending that

can be managed. Take into account the effects of inflation and the fact that you'll likely need an income for 20 years or more, establish a mix of investments that will deliver the right level of cash flow, and develop a customized plan for withdrawing retirement income that will sustain your retirement lifestyle without stripping your underlying assets.

"Enjoy every year of your retirement. And why not, you've earned it!"

# **BETAX-EFFICIENT**

Your withdrawal plan should also allow you to take full advantage of

all the tax benefits available to you, such as the age and pension income credits, while avoiding OAS clawbacks. Other tax strategies can include splitting income with your spouse, investing in tax advantaged mutual funds, making minimum withdrawals from

investments held within Registered Income Funds and other fully taxable investments, and selecting non-registered investments that offer preferential tax treatment, such as investments that are Tax-Free Savings Accounts eligible.

If you're worried that there might be a gap between your retirement expenses and income, if you want to investigate strategies for increasing your retirement income, or if you simply want the peace of mind that your retirement income will be sustainable for all your retirement years, talk to your professional advisor.

#### **Doug Robbins**

is a financial planner and seminar specialist with Investors Group Financial Services Inc.(Chatham). Contact the contributor at doug.robbins@ investorsgroup.com Like us on facebook: Doug Robbins. Follow us on LinkedIN or *Twitter: @iadougrobbins* 



\*This article has been written and submitted by: Doug Robbins

# SUDOKO

Maintain your mental health while having fun. You can do it!

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

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



# **OPENING** SOON!

#### **Memory Care** Home Area

Specialized care and services for people living with Alzheimer's and dementia.

Only at Oaks Retirement Village



**Developing authentic relationships** with our residents so every day is special. Meetings and Support Groups for families.

Call Ben for a tour: (519) 627-9292 Email: bcarter@oaksrv.ca



80 McNaughton Ave., Wallaceburg, ON (519) 627-9292 www.oaksretirementvillage.ca

Happy, Healthy, Safe

# OAKS RETIREMENT VILLAGE

Memory Care Home Area Opening January 2017

Oaks Retirement Village welcomes its new Memory Care Home Area in early January 2017. Residents will be supported by a highly trained service team that commits to "Embrace the Moment," approaching each day with the promise to do their best to make all interactions positive and meaningful, one moment at a time.

The Home Area will be unhurried, where building genuine friendships with the residents and families is prioritized over daily routines. Staff will endeavour to understand who the residents truly are so they may adjust interactions and respond with whatever is needed in the moment.

Staff will partner with the residents and their family members to understand the life story of the resident, celebrating the moments they share together while embracing their life story. This information is used to shape the care plan and allows staff to focus on creating positive "wow moments" throughout the day.

Interested in more information regarding the Memory Care Home Area at Oaks Retirement Village? Visit them at oaksretirementvillage.ca or call the home at 519.627.9292.



# INGREDIENTS

1 1/2 - 2 pounds beef stew meat, cut into 1 inch chunks 1/3 cup flour

1 teaspoon sea salt

1/2 teaspoon black pepper

1/2 teaspoon onion powder

1/2 teaspoon thyme

1/2 tablespoon cooking oil

1 large onion, diced into large chunks

2 cloves garlic, minced

4 cups beef broth, homemade or low sodium

1/2 cup tomato paste

1 bay leaf

2 carrots, chopped

2 ribs celery, chopped

3 russet potatoes, peeled and chopped into 1 inch chunks

2 tablespoons fresh parsley, chopped

salt and pepper to taste

# **INSTRUCTIONS**

In a large zip-top bag, combine flour, salt, pepper, onion powder, and thyme. Add meat and shake until well coated.

In a large dutch oven or pot on medium high heat, add cooking oil and brown the meat on all sides for about 5 minutes. You may have to work in batches so you don't crowd the meat.

With all the meat browned and in the pan, reduce heat to medium. Add onion & garlic. Cook and stir 2-3 minutes until onion is browned.

Add beef broth, tomato paste and bay leaf and bring to a boil. Turn heat down, cover and simmer for 2 hours, checking occasionally.

After 2 hours, stir in potatoes, carrots & celery and bring to a boil. Cover & simmer 10-15 minutes until vegetables are

Add seasonings and serve hot with fresh parsley.

Grab a bowl and enjoy!

# **HOME PRODUCTS**

# Helping You Live Independently

For years, Shoppers Home Health Care has been helping people live more independently by providing aids to assist in daily living. When you enter the St. Clair Street location in Chatham, you will receive a warm welcome from the expert staff who will provide you with all the assistance that you need to find the right product for you. Shoppers Home Health Care carries a large line of home comfort products ranging from:

- Lift Chairs
- Urban Poles
- The AquaSense® Transfer Bench
- Wrist & Foot Night Splints
- ObusForme® Neck & Neck Pillow
- Omron Series 7 Blood Pressure Monitor
- Good2Go® Soothing Moist Heat Therapy
- Walkers
- Airgo™ Canes
- Compression Stockings
- Ostomy/Incontinence Supplies
- · And so much more...

# We service everything we sell!





# **FUN LIVING**

It's ALL About Choice!

FUN Living and Peace of Mind for YOU and your loved ones is all we could ask for. Knowing that your loved ones are happy, safe, loved, and cared for is the best feeling in the world!!

lan Murray, the Executive Director of Residence on the Thames, invites you to stop by and experience what makes Residence on the Thames unique. We are located on the banks of the River Thames, and we offer beautiful, spacious private suites ready to be made your own. Three homemade, healthy, and delicious meals are served daily in our dining room with alternate choices always available. Here at Residence on the Thames your loved ones can be as busy as they want to be by choosing from a variety of daily activities and outings and you'll have peace of mind knowing that we have them cared for 24 hours a day. We offer them daily support through specialized care options to meet their needs with our professional and caring staff. Here at the Residence on the Thames it is always "All about Choice." We would love for you to experience how we "feel" so please stop by to check us out or call **519.351.7220** today!



No matter the age, cruising has something to offer everyone!

# WHEN PACKING YOUR BAGS..... DON'T FORGET THE KIDS AND THE GRANDKIDS!

The new top travel trend among Canadian travellers is multigenerational travel. An increasing number of families are choosing to plan vacations and travel together.

Gone are the days of Grandma and Grandpa travelling south for the winter and Mom and Dad taking the kids on a summer vacation.

Statistics Canada research states 40 per cent of all active leisure travellers have taken at least one multi-generational trip in the past 12 months, and as high as 77 percent of those were associated with a life event, such as a family reunion, milestone birthday, or anniversary.



A few quick facts about what's fueling this trend:

- The Conference Board of Canada estimates that by 2019 the number of Canadians between the ages of 55 and 64 years will increase by 12 per cent, and they enjoy traveling with family.
- Families live further apart. It used to be common to live in the same town or around the block from family, but now it's common for families to live in different cities, provinces, and even countries. Family travel is a great opportunity to get together and create family memories.

• The desire to do something truly memorable for big occasions, such as weddings and milestone celebrations.

Above all else, more people want to unwind and relax together with family. The benefits of multigenerational cruising include:

> • Often the larger the group, the better the price that can be arranged for each passenger.

• Each cruise line caters to families and offers non-stop activities for all ages.

• Private group babysitting options are offered aboard most major lines, available as early as 9:00am until the early hours of the morning, allowing adults to spend time with other grown ups.

• A host of professionals on each cruise line is there to arrange accommodations and needs for those large, multigenerational events, such as weddings.

#### When booking a family vacation, consider:

- Planning ahead. You don't have to rush when using a trusted travel agent.
- · Get everyone involved and plan activities for everyone.
- Make sure to plan time together and apart. This will help keep the peace and increase the memories that will last a lifetime.

For more information on multigenerational travel and all your travel needs, call 519.956.8777 or email. No matter the age, cruising has something to offer everyone.

This article has been submitted by Josephine Scebba who is the Manager of Expedia CruiseShipCenters, located in Village Grove Plaza., Tecumseh, ON. Call her today at 519.956.8777 or email jscebba@cruiseshipcenters.com to book your family's next vacation!

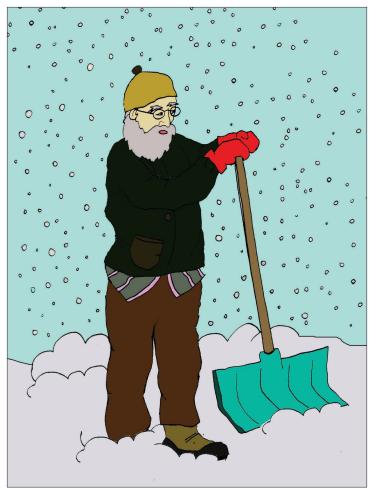


# SUDOKO ANSWERS

So...How did you do?

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

Play the game on page 25



Welcome!
Winter...

let it snow...

let it snow...

# Good times for YOU. Good things for your COMMUNITY.

Alyssa has been friends with Lauren and Erica for over 20 years. Since then, they've moved to different homes, started families, and worked at a variety of jobs, but it always comes back to the "three musketeers," as they call themselves.

Between a busy career and running to soccer games and dance classes, Alyssa, now 40 and married with two kids, still finds time for a girls' night out with her two best friends once a week, usually at a restaurant. That's why Alyssa was surprised when her friends suggested going to bingo. After having second thoughts, she met her friends the next Thursday night at a Charitable Bingo and Gaming Centre.

Alyssa couldn't believe the fun they had. "We had fun! The place looked great; it was really bright and modern. There was plenty of food – always a big priority for us – and it gave us a chance just to relax, play some games and have some laughs."

Since that first visit, the three have become weekly regulars.

# There's a Whole New Experience Waiting for You and Your Friends

To preserve this nostalgia while attracting new customers, the Ontario Charitable Gaming Association (OCGA), the Commercial Gaming Association of Ontario (CGAO), and Ontario Lottery and Gaming (OLG) have worked hard to bring bingo into the 21st century. In addition to classic bingo games (such as paper bingo, paper break-open tickets, and instant tickets), Charitable Bingo and Gaming Centres offer a wide variety of modern games with innovative technology and graphics, such as eBingo, TapTix, and Play On Demand (POD) games.

In eBingo, the electronic version of bingo, customers can enjoy the game, not on hard static cards but on interactive, entertaining touchscreen displays. Other innovative enhancements include TapTix, a device that offers customers an exciting electronic game, and POD games that give customers a chance to win by playing additional games on their own between sessions.

With these enhancements, customers find the games easy and quick to pick up. "You don't have to be a video game whiz to play them," says Karen, a regular customer. "The games have all the usual rules, but they're done with modern visuals and touch screens that make the games much more fun."

In this way, OLG's technology brings bingo customers the best of both worlds, offering both the traditional paper versions and faster, exciting digital formats.

# **Good Times for You**

The three friends are just a few of the thousands of customers who have rediscovered the fun and excitement of the game at Charitable Bingo and Gaming Centres across Ontario.

The anticipation of winning is a thrill shared by customers of all ages; however, that's not the only reason. Bingo players often use their weekly game as a chance to connect with their friends, sisters, mothers, and grandmothers – often all together – on a regular basis.

Lauren also likes the value of bingo nights. "When we used to go out to a restaurant or club, it would cost us easily over \$100. But with bingo, a night out can be as little as \$25, including a bite to eat."

No matter what draws customers to the game, all bingo players agree that Charitable Bingo and Gaming Centres set the stage for a night of fun, suspense, and laughter with friends and family.

# **Good Things for Your Community**

In addition to the chance of winning and the technological innovations, the idea of giving back to the community draws many to the game.

In fact, many customers insist the best part of playing bingo at Charitable Bingo and Gaming Centres is knowing that they're helping support important charities in their communities.

"Bingo is a game with a real community spirit," says Alyssa. "It brings people together to play it, and it brings them together to help the community."

# To date, Charitable Bingo and Gaming Centres across Ontario have given back to their communities more than \$80 million.

These annual contributions have generated tremendous support for:

- After-school programs and school councils
- Medical centres and associations
- Children's groups
- Music, arts, culture, and community performing arts groups
- Food banks
- Athletic clubs/associations and youth sports
- Humane societies and animal shelters
- Neighbourhood and community services
- · Health, disability, and rehabilitation
- Children with disabilities



MORE WAYS TO PLAY- O! WE HAVEN'T CHANGED, WE JUST GOT BETTER. YOU CAN PLAY COMPUTER BINGO OR PLAY PAPER BINGO OR PLAY BOTH!!



# SESSION TIME:

10:00 AM, 1:00 PM, 3:30 PM, 6:30 PM, 9:30 PM DAILY MIDNIGHT SESSIONS ON FRIDAYS

\$750,000 WAS RAISED LAST YEAR ALONE FOR OVER 90 CHATHAM-KENT CHARITIES BINGO PROCEEDS ENABLE MANY GROUPS TO HELP OUR COMMUNITY IN MANY EXTRAORDINARY WAYS!

497 Riverview Drive, Chatham | 519.351.3232 www.riverviewbingopalace.com CHAOO6 ,ome on in CHAOO5 and have some real fun. 18+ TAP TO PLAY Play. Smart TAP TIX

# MUNICIPALITY OF CHATHAM-KE SENIOR CENTRE



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Blenheim & Community Senior Citizens Group

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# **BOTHWELL**

**Bothwell Senior Citizens** 

122 Elm St., Bothwell ON **519.350.1977** 

# PAIN COURT

Le Club de l'Amitie (Friendship Club)

10 Notre Dame St., Pain Court ON **519.354.1249** 

# **MERLIN**

Merlin Senior Citizens Friendship Club

11 Erie St. S., Merlin ON **519.689.4943** 

# **MORPETH**

Morpeth Heritage Club

12570 Talbot Trail, Morpeth ON **519.674.1010** 

# RIDGETOWN

Ridgetown & Area Adult Activity Centre

19 Main St. W., Ridgetown ON **519.674.5126** 

# THAMESVILLE

Thamesville Happy Club

96 London Rd., Thamesville ON **226.229.0303** 

# **TILBURY**

Tilbury Leisure Centre

10 Canal St. W., Tilbury ON **519.682.1020** 

# WALLACEBURG

Wallaceburg Senior Citizens Club Inc.

205 James St., Wallaceburg ON

519.627.6224

# WHEATLEY

Wheatley & District Friendship Club

171 Erie St. N., Wheatley ON **519.825.4870**