

FREE!

Summer 2022 | ISSUE 36

CKSenior

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A photograph of a woman with short, light-colored hair and glasses, wearing a red polo shirt. She is sitting at a wooden table in what appears to be a bingo hall or gaming center. She is holding a bingo ball in her right hand and a bingo card in front of her. On the table, there are several colorful bingo balls in their original packaging. The background is slightly blurred, showing other gaming machines and screens.

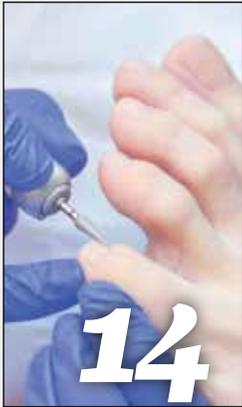
Not *Just* a Bingo Hall Anymore

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ISSUE 36
CKSenior
Features



Tilbury Manor
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Quality Care
 In
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Welcome to Our 36th Issue of the CK Senior

www.ckseniormag.ca

This is the second leg of our 2022 suite of periodicals, Issue #36 of the locally sourced, locally focused "CK Senior Magazine." The Abstract Marketing team sees the magazine as a group effort, derived from inputs from you, our readers, local Chatham-Kent businesses, our writers, and our design staff, all collaborating to create what you see in the following pages.

After over two long years of the COVID-19 pandemic, we're observing a gradual, cautious return to in-person events such as Retrofest, the Blenheim Classics Autoshow & Cruise Night, Rib Fest, the upcoming Bubbleology Show (Wheatley, August), and Crowfest (October). Yes the COVID virus is still hanging around but it feels like we have collectively improved our ability to cope with it while rebuilding the feeling of community in CK.

For Issue #36 we welcome a new team member, Jim Loyer, who joins us as CK Senior Co-ordinator. Jim has lived in the Chatham-Kent area all his life and looks forward to connecting with you on stories and topics.

We've strived to provide you with interesting / informative content about the communities we live in but as always, we enjoy hearing any feedback you may have. You can reach us by email at info@abstractmarketing.ca or by telephone at 519.397.4444.

Sincerely,

The Abstract Marketing Team



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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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The CK Senior is printed three times a year.

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Some Pensioners to Get a Raise in 'Pay'

*Do you make the cut?
Or are you just shy?*



Are you old enough to be receiving payments from the Canadian government's Old Age Security (or OAS for short) pension program? Some of you who are may have noticed that the amount of money on your OAS cheque or in your bank / credit union's direct deposit (made 3 banking days before month end) account went up this past month (July).

By "some of you," I mean OAS program pensioners 75 years old or older as of July 2022. That leaves me out, at least for now.

Yes, for the first time since 1973, that subset of older seniors saw their base amount, usually \$666.83 for those receiving a full OAS pension, raised by the federal government to \$733.51, a ten percent (10%) increase.

You will recall that the objective of Canada's OAS program is to ensure a minimum income for seniors and to help reduce the incidence of "low income" among Canada's seniors. This increase should help those that are eligible with that goal.

The OAS pension is paid to all individuals aged sixty-five (65) and older who meet the residence requirements. The amount you get depends on how long you have lived in Canada after the age of eighteen (18) and the amount of your total income from all sources. (Note that in addition to the OAS pension, there are three other OAS benefits that you may qualify for, but we won't get into them in this article).

Another important fact about your OAS pension worth mentioning is that it is indexed. This means that on a quarterly basis (in January, April, July and October), if the price of everything goes up according to the Consumer Price Index (CPI), then your OAS benefit will also go up.

Note that if the cost of goods and services goes down according to the CPI, OAS benefits do not decrease. Great!

Older seniors make up one of this country's fastest-growing demographics and the portion of the population aged 85 and over is expected to triple over the next 25 years.

Finally, here's what the Honourable Kamal Khera, Minister of Seniors, had to say about this change: "The permanent increase to the OAS pension will help provide older seniors with greater financial security now and in the future. Younger seniors—and all Canadians—can enjoy greater peace of mind while planning their retirement finances, knowing they will be able to count on more support from the OAS pension in their later years."

Are you enjoying that greater peace of mind? If you want to learn more about this topic and you have an internet connection, go to...



<https://www.canada.ca/en/employment-social-development/news/2022/07/increase-to-the-old-age-security-pension-for-seniors-aged-75-years-and-older-begins-this-month.html>

This article has been written by: Jim Loyer



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

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Neighbourly Care Home Health Services

Mother-Daughter Duo of Chatham-Kent

Neighbourly Care is a local home healthcare business providing support for anyone that needs help at home. They have a team of highly trained and experienced healthcare professionals. Neighbourly Care offers fully customizable care, providing you and your loved ones with vital support and independence when and where you need it.

Owner Tina Hodgson and Director Dakota Hodgson are the mother-daughter duo of Chatham-Kent. They both share a passion for caring for others. Before starting Neighbourly Care, they experienced needing urgent assistance at home for a family member but couldn't

find an immediate service. Tina and Dakota took it upon themselves to offer a service that was 24/7 and can provide urgent care. They are there when you need them, even if it's last minute.

Tina and Dakota are celebrating Neighbourly Care's third anniversary this summer. They have witnessed the community's need for this type of care and their services have been welcomed with open arms. After working closely with so many families in Chatham-Kent, they understand the want to stay at home and they believe people should be given the option to do so. It's about choice. Neighbourly Care offers a customized home health care plan with a team of nurses and PSWs serving Chatham-Kent and Leamington, shore to shore.

Neighbourly Care is all about Joyful Living. Their team members are empowered to say yes to extra tasks and activities, helping how you need it most. They have assembled a dedicated, caring team of reliable local caregivers who have made careers of helping others.

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- Homemaking/meal prep
- 24/7 care
- Attendant care
- Errands and transport
- Alzheimer's, dementia care
- Respite
- Foot care

Their care team is here to meet the needs of Chatham and surrounding areas 24/7. Call or email to book your free in-home care consult.

This article has been submitted by:

*Neighbourly Care Home Health Services
care@neighbourlycare.co | 519.351.CARE
(2273)*

The Easiest Decision During a Difficult Time

How the Promise of a Bubble Bath Changed a Family's End of Life Experience



My mom, Kerry, was the definition of a "social butterfly" in the best way possible. She had a genuine interest in everyone she met and a contagious laugh that could fill a room. She made people feel important and taken care of, which also made her a great waitress, a career in which she took pride in. She lived for traveling to the beaches of Cuba and when asked what she liked most about it she would tell you, the people. She mastered the balance of being my mom and best friend and, as a single parent, worked so hard to make sure I had everything.

In the spring of 2019, after months of various unexplained symptoms, Mom was diagnosed with liver failure. At the time, the doctors were hopeful that with treatment and healing there was a good chance of a full recovery. Just two months later, after calling Mom and not getting through, I had a sense that something was very wrong. I immediately got in my car and drove the hour to Chatham and found Mom in a state that will haunt my memories forever. It was the first day of an incredibly difficult journey, and the first day my mom as the vibrant, run-circles-around-me woman I knew her to be, was gone forever.

We spent the next two years battling every obstacle that came our way and Mom slowly became more and more ill. She eventually had to quit

a job she loved, leave a town full of friends she adored, and move in with me and my family so I could care for her full time. At the end of August 2021, Mom had a fall. I must have known in my heart it was the start of the end because instead of driving her to the hospital in Windsor, like so many times before, I headed to the highway and drove to Chatham. It was there where we got the news my house was no longer safe for Mom. The hope of a liver transplant, which was what kept us going, was no longer on the table as she was just too weak. Completely exhausted, Mom made the impossibly difficult decision that she was done with needles and procedures and, most of all, hospitals and wanted to spend whatever time she had left free of those things.

When the Chatham-Kent Hospice was brought to our attention, I was hesitant at first. Wasn't hospice a depressing place?

But the more I researched, the more I realized it was actually quite beautiful and looked incredibly peaceful. And it had an accessible bath tub! Mom had been wishing for a hot bubble bath since the start of her illness but was too weak for the one we had. It was actually the bath tub that finally sold us.

The CK Hospice was everything we hoped for and more. Mom got her bubble bath and I felt somewhat at peace for the first time in 2 years. Instead of taking care of Mom's medications, meals, and every need like I had been, I was able to just be her daughter again, a role I missed very, very much. Her suite was beautiful and she felt relaxed and at home watching all her shows on her big TV with friends and family and even our puppy who had become the light in her life. To top it off, the staff were beyond words. Each and every one of them were so nice and knowledgeable and also had the best sense of humour which was so appreciated by Mom.

They made Mom laugh everyday which made me so happy to see. She got to be the "social butterfly" she was one last time. In her final hours, they were so in tune with Mom's needs, even when she couldn't verbalize them, and made her safe and comfortable. They made a horrible situation so much better which I know is one of the main reasons I'm feeling at peace today.

I will cherish the CK Hospice forever and am so happy we made that very difficult decision; the decision that ended up being the easiest.

- Shared by Lisa in loving memory of her mom, Kerry.



Accessing Hospice Care

Are you or someone you love struggling with a life-limiting illness? Call the Erie St. Clair LHIN Home & Community Care at **519.436.2222** to learn more about in home supports and residential hospice care.



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Legal Matters

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



Have You Provided Money to a Child to Help Buy a Home?

It's old news by now that Residential Real Estate prices reached record highs in recent years, fueled largely by the increased demand for single family homes outside of larger city centers driven by the COVID-19 pandemic, and relatively low mortgage rates.

Throughout this increasingly competitive market to buy a home, would-be buyers discovered in many situations that they must offer full asking price, and in certain cases delve into a bidding war with other interested buyers. This caused many home buyers who had saved over the years for the eventual "down payment" on a home to suddenly be "priced out" of the home buyer market.

In many situations home buyers needed to find additional money in order to pay for their higher-than-planned-for down payments.

Naturally, many home buyers had to turn to family members, such as Mom & Dad, to assist with these sizable down payments.

As a Lawyer who assists home buyers, as well as the "Moms & Dads" in the preparation of Wills and Estate Planning, this sort of situation begs the question:

Is the money provided by Mom & Dad intended by them to be a "loan" or a "gift?"

The answer to this question is important for many reasons, but I will focus on some Will & Estate Planning implications in this article. If this money is intended to be a "gift," Mom & Dad may be wise to confirm in their Wills that this was the intention. Problems can arise if there are other siblings or interested beneficiaries

regarding Mom & Dad's eventual "estate," who are aware of the money provided to the home buyer child, but who presume that the amount should be treated as a "loan," rather than a "gift;" otherwise it wouldn't be "fair" to the other children or beneficiaries. One way to avoid a potential argument regarding this question between your children or beneficiaries after Mom & Dad's passing is to clarify in their Wills that this amount was intended as a "gift," and does not need to be repaid by the home buyer child.

On the other hand, let's presume that Mom & Dad intended the amount provided to home buyer child to be re-paid eventually; in other words, to be treated as a "loan." And, what if Mom & Dad pass away while there is still some or all of the original amount of money remaining unpaid back from home buyer child to Mom & Dad? In this situation, Mom & Dad should consider confirming in their Will that the amount was intended



as a "loan," and that any amount remaining owing upon the passing of both Mom & Dad should be paid back, or accounted for out of home buyer child's share of Mom & Dad's Estate.

Another variation is that Mom & Dad may have considered the money provided to home buyer child to be a "loan" while they were alive, but upon the passing of the last to die of Mom & Dad they intend any amount remaining owing to be "forgiven" or treated as a "gift" from their Estate.

The bottom-line is that an ounce of clarification in your Will is worth a pound of argument prevention between your surviving children and or the other beneficiaries of your Estate.

If you have provided money to a child, family member, or friend who is also a beneficiary in your Will, I suggest that you discuss with an experienced Estate Planning Lawyer whether or not you should include a provision regarding your intentions in your Last Will and Testament.

*This article was written by:
Jason P. Mallory, of Mallory Law in Blenheim, is the recipient of the
Margaret E. Rintoul Award in Estate Planning*

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

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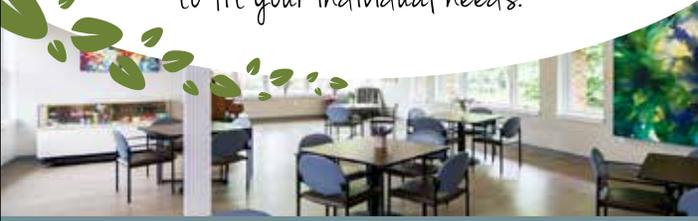
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Health Matters

Amanda Primeau, CK Quality Foot Care



CK Quality Foot Care

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C-K Quality Foot Care is one of Chatham-Kent's very few options for a fully mobile foot care service. It truly is quality foot care in the comfort of your own home.

Business owner Amanda Primeau RPN, CFCN wanted to offer a service to all people of C-K, regardless of their ability to travel to external appointments. "I was seeing that some people were struggling to get services like foot care due to an inability to get to and from appointments, so I decided to start going right to them," says Amanda.

In the four (4) years that Amanda has been going out into the community, the unique service has grown in popularity. "I have had to bring on additional nurses to help due to many people asking for our service," Amanda told us. All nursing staff are certified in advanced foot care.

"Specializing in foot care allows us to fully and properly assess and treat foot issues, including (1) removing ingrown toenails and preventing them from coming back, (2) removal of corns & calluses, (3) working with fungal nails, trimming and filing, (4) podiatry drilling, (5) work with cracked heels, and much more. All of our work is fully documented and confidential."

We pride ourselves in only using fully sterilized, autoclaved tools so you can feel comfortable that you are getting the best care possible. Most benefit plans cover your foot care service under podiatry. If you have insurance of any sort our service may be covered for you.

Diabetes is a significant problem in this region. Diabetics need to be sure they are very careful when trimming their toenails as they are at higher risk of infection. It is always recommended that a professional performs this foot care for you if you are diabetic. In addition, they offer a fingernail trim and file for a small charge for those who also require this service.

There aren't many places CK Quality Foot Care can't go: retirement homes, nursing homes, apartment buildings, and most kinds of properties. You don't need to do anything to prepare for your appointment. They will schedule a time that works best for you, bring everything they need, and ensure a full clean up before leaving in a timely manner. An appointment usually takes approximately 45 minutes.

"We look forward to helping you with all your foot care needs!"



Article submitted by:

Amanda Primeau
CK Quality Footcare

ckqualityfootcare@gmail.com
[facebook/ckqualityfootcare](https://www.facebook.com/ckqualityfootcare)

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Crowfest Coming to CK Soon!

*A celebration of all
things crow*

Crowfest is a celebration of the crow in Chatham-Kent. While crows are in Chatham-Kent year round, they are very noticeable in the month of October. The crow, in most cultures, represents luck or wisdom. There will be daily activities in downtown Chatham leading up to the main events on the 14th and 15th of October.

The entire downtown core will be decorated with wreaths on the light poles along with some fun "picture themed" areas

the week of Crowfest. On the evening of Wednesday October 12th, there will be a dueling pianos; on the 13th, the 1st annual Crowfest Gala will be held at the Chatham Armouries; and on the 14th, buskers from around the world will be performing along with a downtown Chatham Night Market. On Saturday the 15th the buskers will return to the downtown area, there will be the "Crow Your Boat" race from bridge to bridge, a costume contest with 10,000\$ in prizes, and many other activities.

For more information and the opportunity to become a volunteer, a sponsor, or join the steering committee for the event, visit crowfestck.com

Article submitted by:

Andrew Thiel
Co-Chair of Crowfest

Not Just a Bingo Hall Anymore

Play bingo & Vegas-style machines, relax with your friends, and give back to charity

I hadn't been over to the Bingo Hall in several years, so when I stepped through the front doors recently, I was pleasantly surprised.

The bingo business had been sagging for quite a few years when in 2014 Riverview Gaming Centre (as it is now known) partnered with OLG (Ontario Lottery and Gaming) to bring an updated digital / electronic

gaming experience along with more and different games to its patrons.

New, progressive Vegas-style machines like Mistress of Egypt, Solar Disc, etc. to go along with the ever-popular bingo (the place was packed when I was there).

"Way back when" bingos had always helped local charities... back when there was a smoking section and a non-smoking section (Did you know it's been over fifteen years since smoking was banned on the premises?)... back when Riverview Bingo was a small independent company.

Yes, community charities are still benefiting "big time": in 2019, over 100 charities volunteered their time to collectively receive over a million (yes a million) dollars.



And not just the more widely-known charities like the Lions Club, Multiple Sclerosis Society, the Optimists, the Rotary club etc. but smaller organizations too like the Greek Orthodox Ladies Organization, Kent Minor Hockey, Merlin Parks & Rec, the Thamesville Sertoma Club, Wallaceburg Minor Baseball, etc.

If you haven't been lately, maybe it is time to stop in and check things out for yourself. They're at 497 Riverview Drive, Chatham; 519-351-3232; www.riverviewgamingcentre.com

Photography by:
www.markrequenaphotography.ca

Article submitted by:

Jim Loyer, CK Senior Co-ordinator

*Katherine Bechard, Riverview Gaming Centre
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STRAWBERRY LEMON TRIFLE

INGREDIENTS

- 2 3.4 oz instant lemon pudding mix
- 2½ cups unsweetened vanilla almond milk
- 16 oz whipped topping, thawed
- 2 lbs strawberries, sliced
- 2/3 cup lemon curd
- 14 oz angel food cake

INSTRUCTIONS

1. Whisk lemon pudding mixes and almond milk together for two minutes. Fold in 8 oz of whipped topping. Refrigerate for at least 5 minutes.
2. Cut angel food cake into small, bite-sized pieces. Set aside.
3. In a separate bowl, combine remaining 8 oz of whipped topping with lemon curd, folding together until thoroughly combined. Set aside.
4. Layer half of the angel food cake in the bottom of a large bowl or trifle dish.
5. Top with half of the pudding mixture, half of the sliced strawberries, and half of the lemon curd mixture.
6. Repeat layers.
7. Garnish with fresh strawberries and lemon slices if desired.
8. Keep refrigerated until ready to serve.

Source: <https://www.momontimeout.com/lemon-strawberry-trifle-recipe/>

Common Senior Scams and How to Prevent Them

In this age of technology and communication, there is more accessibility than ever for scammers to try and reach you. This article will provide some awareness on the variety of frauds and scams you may encounter, and how you can prevent them.

To begin with, take any phone calls and emails you receive from unknown names and numbers with a grain of salt. Never give anyone your personal or financial details. Your bank, insurance provider, or any other official business you deal with will never contact you asking for that information. If you did not initiate contact, you cannot be certain with whom you are communicating.



Here is a list of the most common types of scams people try to pull on seniors.

- COVID-19 scams and frauds
- Grandparent / emergency scams
- Romance scams
- Extortion scams
- Service scam
- Internet scams
- Money transfer requests
- Charity scams
- Prize scams
- Investment scams
- Medical scams
- Identity crimes

The RCMP has an article delving into more detail concerning each and every one of these scam types along with other topics. If you are interested in learning more, give it a read at www.rcmp-grc.gc.ca/en/seniors-guidebook-safety-and-security

Summer Fun to Stay Active for Seniors

Are you struggling to get moving or to keep moving? It's important as we age to make movement a priority. The heat can be a challenge this time of year, especially when you're looking to remain active!

In the hotter months, look to perform your walks or light jogs in the earlier hours of the day, getting outside before 10am to avoid some extreme heat. If you're not an early riser, look to be active indoors. Hitting the local gym is a definite plus! For the past 30 years, Performance 360 Health and Fitness has had loads of programs for seniors. Their equipment is safe and easy to use. They have a team of 12+ fitness professionals who can make sure you're on the right track to meet your goals. They even have equipment to help get your cardio in that is geared toward those who struggle with their knees or hips. There are local walking tracks, or water aerobics at the local YMCA. We have pickle ball located at the Health Plex and we have some amazing tennis courts and golf courses around town.

Having an accountability partner is key! Do you have a friend or spouse looking to get active as well? It's a great way to motivate each other. If you don't have someone wanting to start with you, then you can always join a group fitness class to meet



other "like-minded" individuals who share your goals in living a healthy lifestyle. Need more of a push? Want to be safe while achieving results? Hire a Personal Trainer! Performance 360 Fitness has several trainers that specialize in Seniors Fitness!

Let's not forget to keep your mind active. What are you doing to support your brain health? Physical activity is important to maintain a youthful energy, but also focus on what other things you can do to help your mind stay young. Gardening, board games, bingo, puzzles, arts & crafts, and social gatherings to name a few activities.

Why exercise is important.

Studies show that enjoyable fitness activities have several major benefits.

Improve how your brain works.

Do you want to maintain your memory and optimize your ability to learn new things? Engaging in fitness on a regular basis can enhance your creativity and mental sharpness.

Establish or maintain relationships.

A lot of seniors are lonely. Seniors without spouses or partners spend several hours alone each day (sometimes more than half their day). But having fun can enable older adults to make new friends or improve existing relationships.



Improve your mental and physical well-being.

Do you like the way you feel when you have a brighter outlook on life and your sense of time recedes into the background? Engaging in activities you enjoy can expand your optimism, increase your moments of joy, and reduce your stress. It can even help prevent depression.

Extend your life and improve your physical vitality.

Who doesn't want to feel younger or more energetic? Creating plenty of fun moments in your life can be a good way to boost your immune system, reduce your risk of illness, and minimize your perception of any pain you might already have.

Fitness and physical activity should be a major part of life for everyone. We can all use more joyful experiences, no matter our age! Get moving.

*This article was written by:
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