



West Parry Sound District COMMUNITY SUPPORT SERVICES NEWSLETTER

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Financial and Banking Changes are Coming—and are already here

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The paperless movement keeps growing. For those who do not own a computer, or know how to use a computer this may be a challenge. Keeping track of cheques being sent, and billing statements may become even more of a challenge as companies and institutions make the move to not producing and mailing paper account and invoice statements.

Currently, many large companies—such as banks and telecoms providers—now charge \$1 to \$2 monthly fees to send your invoices in the mail.



By April 2016, the federal government will stop mailing cheques and switch to direct a deposit system. Old Age Pensions, tax refunds and other government benefits will be transferred electronically into your bank account.

With the transition deadline less than two years away, Ottawa is pushing everyone to sign up for direct deposit. Seniors may be confused about this coming change and may need to see their bank support staff to discuss their personal situation and to get help with arranging for direct deposit.

The Government has set up a website to answer questions and provide

support. DirectDeposit.gc.ca is the website address.

If you currently have a bank account or qualify to open an account, you must enroll. Your bank account information will not be used to withdraw money from your account. For some seniors who may be low-income and have had difficulty with financial situations, some banking institutions have

black listed them, says John Stapleton, an advocate for low-income seniors.

Jane Rooney is Canada's first Financial Literacy Leader and is very interested in get-

ting the word and resources out to seniors about the financial changes and expectations that are coming our way. She is concerned about seniors' ability to manage their finances in a fast-moving world, where paper documents are giving way to electronic downloads. She has written a consultation paper on strengthening the financial literacy of seniors. You can get your own copy of this document by calling 1-866-461-3222.

If you have any concerns or questions about this fast-approaching change to your banking requirements, please go to your bank, or trusted advisor about how to be informed and prepared.



REMEMBER!

Parry Sound Lunch and Learn this month is on:

WEDNESDAY, SEPTEMBER 24

(not the regular Tuesday)

It is a Community Feedback Forum with Nancy Lacasse, Outreach Officer with the North East LHIN. See you @ 11:00 a.m.

"I've learned that people will forget what you said, people will forget what you did, but people will never forget how you made them feel."

Maya Angelou

Housing Alternatives for Seniors

Understanding your housing options throughout the aging process is important to help you choose the one that best suits your situation. There is a broad array of housing options available to seniors, from staying in your own home to specialized facilities that provide round the clock nursing care. When researching a senior housing option make sure it covers your required level of care and that you understand exactly what the facilities offer and the costs involved.



Senior housing option 1: Aging in place:

Staying at home as you age has the advantage of keeping you in a familiar place where you know your neighbours and the community. There is a wide range of home support services that can help you maintain your independence—from in-home care services to going to a Day Away program. You may also make home repairs and modifications such as installing a wheelchair ramp, bath tub railings, and/or installing an emergency response system. (Ontario has a tax credit for this)

This is a good option if:

- ⇒ You have a close supportive social network
- ⇒ Transportation options are accessible
- ⇒ Your home can be modified for changing needs
- ⇒ Home and maintenance is not overwhelming
- ⇒ Your physical/medical needs do not require a high level of care
- ⇒ Your mobility is relatively good

Being unable to leave your home and socialize with others can lead to isolation, loneliness and depression. So if you choose aging in place today, it is important to have a housing plan for the future as your needs may change.

Senior housing option 2: Independent Living:

Independent living is a general name for any housing arrangement designed exclusively for seniors. There are many 'arrangements' that come under this term. Sometimes recreational rooms and common rooms are part of these types of housing. Maintenance is provided for the residents. **Seniors' apartment building** is one type. They can have subsidized units for low-income seniors. The municipal government will assess who qualifies. These buildings often mix market rental units as well for those

seniors who can afford full market rent value. Seniors live independently but can access home support services if they qualify through CCAC (Community Care Access Centre) or, if they pay privately. **Condominiums** are another form of seniors housing. They are not exclusively owned by seniors, but many condo owners are seniors. The senior buys and owns a condo unit and prices can vary from \$100,000. plus and up. **Life Lease Units** are a newer independent housing alternative. The buyer is a senior who 'leases' the unit to live

in (apartment/condo type) for a protracted number of years. The 'sponsor' or lease holder is often a non-profit organization who manages the Life Lease properties. Prices vary from \$150,000.00 and up.

You may consider one of these arrangements if:

- ⇒ You want a more compact living environment that is easier to navigate and home maintenance is taken care of for you
- ⇒ You like the idea of socializing with peers and having activity options nearby

(There are other new housing initiatives being implemented such as shared or co-housing, intergenerational housing, and retirement villages. Valerie Stanley will be discussing other seniors' housing options at upcoming Lunch and Learns. Nobel—September 16, and Parry Sound Lunch and Learn, October 28. See "Mark Your Calendar" section of this newsletter)

Senior housing Option 3: Retirement homes:

Retirement Homes are evolving as the senior population grows. Some have 'Independent Living' units, and some allow for 'assisted living' level of care supports which allows the senior to stay in the Retirement Home as their physical and medical needs change. The unit—suite the senior lives in is 'rented'. The monthly fees vary from place to place. Prices range from \$1000. to \$10,000.+ a month. Some suites have a kitchenette—no stove, but maybe a microwave, fridge, dinette, living room, bedroom, full washroom, while others are a one room sitting and bedroom area combined with their own washroom. Often the bathrooms have had adaptations to accommodate the various levels of mobility. Spaces are shared such as the dining room, recreation room, etc. The senior is free to come and go as they please. Services can range from meals only, (cont'd next page)

Housing Alternatives for Seniors—continued from p.2

housekeeping services, laundry, drug dispensing, some nursing services such as bandages, etc. Before deciding that the retirement home option is the right choice—make sure you know ALL of the associated costs and fees. Some places charge 'a la carte' prices for various services. I read one retirement home's fees of charging \$5.00 to empty the resident's garbage can!

This is a good option if:

- ⇒ You are fairly independent but want some services to be taken care of—such as meals
- ⇒ You do not need round the clock medical supervision
- ⇒ You may have some mobility issues and cannot manage all of the physical responsibilities of home management

Senior housing option 4: Long-term care homes/facility:

Long term care homes are designed for people who need access to 24-hour nursing care, supervision, or higher levels of personal care. Residents pay for accommodation charges; care is provided by the Ministry of Health and Long-Term Care. Costs range from \$1675.00 to \$2,275. per month, depending on the type of room (i.e. private). A senior's financial information is considered. CCAC assesses the senior's individual needs and circumstances and determines their applicability to the long-term care facility.

This is a good option if:

- ⇒ Both your medical and personal care needs have become too great to manage at home or in another housing arrangement. This may be due to a recent hospitalization, or a chronic illness which is gradually worsening.

When it's Time to Move

Here are some signs that you or someone you care about may need extra help:

- * Not eating well
- * Not feeling safe in the bathroom
- * Finding it hard to get around the home, or get out
- * Having difficulty with cooking, cleaning, laundry, and other activities of daily living (ADLs)
- * Having difficulty getting washed and dressed
- * Falling frequently
- * Visiting the Emergency Department frequently
- * Has lots of medications to keep track of and managing this task is problematic
- * Getting confused

If a spouse, child or friend is the caregiver, you also have to think about whether he or she is getting worn out.

If you have been in the hospital for some time, you may realize that you will not be able to manage at home.

If you are unsure about your safety and independence, you can reach out for help to many local support services such as your doctor, nurse practitioner, CCAC (you can walk into their offices), Community Support Services, and others and explain your situation and let them know you are looking for information and input.





The Versatile Crock Pot Healthy Crock Pot Cooking



The Fall season has arrived and it is time to bring out the crock pot. Soups, stews and pot roasts provide a welcome warmth in our lives as the days get shorter and the weather cools. Crock pot cooking is a safe and practical way to make 'comfort' and healthy meals.

The Benefits of Crock Pot Cooking:

1. The crock pot offers "all day cooking without looking." Most fatty meats and vegetable combinations can cook for 8 to 10 hours with minimal or no attention.
2. Food cooked slowly will be tender after prolonged cooking. Liquids do not boil away as in conventional methods of cooking.
3. One step preparation is convenient. For most recipes, you simply put in all of the ingredients in the crock and cook. An exception (which there are a few) would be adding milk, cream or sour cream during the last hour.
4. Simmered food tastes better than boiled foods because more natural juices and flavours of food are retained. Keep the cover on.
5. The crock pot is economical to operate.
6. A wide variety of foods can be prepared. Less tender and fattier cuts of meat cook with less shrinkage and become more moist and tender with a slower, longer cooking duration.
5. Steam accumulates on the lid of the crock pot and the food inside tend to get watered down. Use thickeners such as flour, cornstarch and tomato paste to give texture to the dish.
6. Bright notes items—such as herbs can get lost in the crock pot ingredients mix and will turn brown and limp—so, add them last - or later on throughout the cooking period.
7. If you want your veggies crunchy—add them mid way throughout the cooking process.
8. Macaroni and cheese? Sure there are recipes out there but ... they will become a mushy mess. Make something easy like chili instead.
9. Add / stir in any dairy ingredients near the end of the cooking process.

To Reduce any Bacterial Risk while using a crock pot, follow these simple Rules:

1. Keep raw ingredients refrigerated until they are to be put into the crock pot.
 2. Thaw frozen meat or poultry before cooking.
 3. Cut vegetables into small pieces to ensure rapid heat transfer.
 4. When cooking meat, the water or stock level should almost cover the meat to ensure even cooking throughout.
 5. Do not overload the crock pot. Half full to three quarters full is recommended.
 6. **Do not** leave cooked food to cool down in the crock pot or leave over night on the counter. Store cooled food in a container or plastic zip-locked bags. They can be stored in the fridge or frozen for meals later on.
 7. Never reheat leftovers in the crock pot. Reheat leftovers on the stove, in the oven or microwave.
 8. Dried beans have a natural toxin, so you must boil them to take care of it before using them. To safely use dried beans, soak them for 12 hours, rinse them, and boil for at least 10 minutes before adding them to the crock pot. Canned beans do not have this toxin.
- Ideally, the initial temperature of the crock pot should be as high as possible. In the case of meat, this can be done by browning the meat before cooking. Vegetables can be placed in a pot of boiling water for a few minutes before putting them into the crock pot.
1. You may pre-warm the crock pot by filling it with boiling water for a few minutes.
 2. Many recipes suggest layering the ingredients—first put in the vegetables & then the meat on top.
 3. On hour of cooking on High is equal to two hours on Low.
 4. Fat retains heat more readily than water, so fattier recipes will cook faster than those with less fat.

WORD FIND: find the 14 words listed here ➡

R	O	H	H	K	U	V	L	A	P	O	A
O	F	L	Q	Q	J	S	R	E	B	E	F
T	S	Z	C	H	I	I	U	L	S	O	L
B	R	P	T	O	T	L	O	E	L	S	M
S	M	W	U	T	X	B	A	Z	I	I	B
O	U	I	L	L	J	P	P	H	D	I	S
R	R	S	V	P	W	H	X	S	E	L	O
U	D	E	N	T	I	O	C	P	F	V	R
L	R	O	P	E	S	P	R	T	V	T	F
B	M	E	A	T	H	E	O	G	L	T	H
P	K	R	A	M	E	L	K	I	A	E	S
A	T	R	R	P	M	U	J	Y	G	S	O

* [Puzzle Solution is found on back page](#)

TOPIC—Four Letter Words

BLOB
BLUR
DENT
DRUM
GROW
HOPE
JUMP
MARK
REAP
ROPE
STAR
VERB
WISE
WISH



CSS has started fundraising and asking for donations for the annual:

'ADOPT A SENIOR FOR CHRISTMAS PROGRAM 2014'

If you have a donation, and / or would like to help participate in this very important program, please call us at: 705-746-5602.



Information Sheets are available now for the Community Support Services Fall 2014 programs and services. Please stop by and pick some up: The Diners' Club menu, the CSS Programs Guide, the Lunch and Learn Program, movie night and crock pot lesson.

CSS is always looking for volunteers to help drive, visit, shop and support seniors in the West Parry Sound area. If you would like to give an hour or two of your time, whenever, you could be the person who makes a difference in a senior's life.

Call Community Support Services if:

You need to book a Ride—Transportation to appointments, shopping, friendly visiting. Please call a couple of days in advance.

Meals on Wheels— Hot meals—includes soups, entrees, and desserts. Light meal option is available.

Frozen Meals— Delivered on Wednesdays—a variety of dietary meals, deserts, soups, entrees.

Fruit and Vegetables Bags: the 2nd and 4th Friday of each month your choice of a bag of fruits, or veggies or both. \$8.00 each

Friendly Visiting: If you want to volunteer to be a friendly visitor or you want a volunteer to come and visit.

Want to attend Diner's Club, Lunch and Learns or Crock Pot cooking lessons?

Please call ahead at 705-746-5602. We need to know how many will be attending these events so we know how much food to order. A Fee Schedule is available.



**Community Support Services 21 Belvedere
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email: ltaylor@belvedereheights.com**



DINERS' CLUBS:

Parry Sound on September 8, October 6, November 10, and December 8, at 4:30. \$12.00 at the Door.

Dunchurch: at the Whitestone North Landing - on October 7, November 4, and December 2 at 11:30 am. \$12.00 at the Door.

LUNCH AND LEARNS:

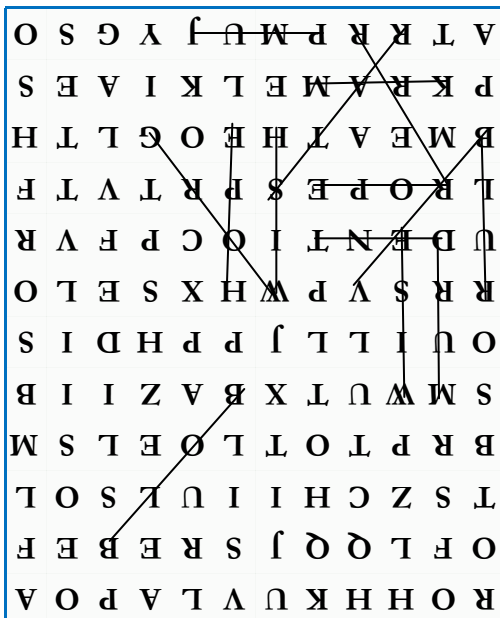
Parry Sound, Belvedere auditorium @ 11:00 a.m.
September 23, 2014—Nancy Lacasse from the LHIN.
(See note on front of newsletter)
October 28, 2014—Seniors' housing Options
November 25, - Foot Care Issues,

Nobel / Carling, Nobel United Church @ 11:00 a.m.
September 16, Seniors Housing Options
October 21, - Foot Care Issues
November 18, - Occupational Therapist
December 16, - Christmas Carols

CSS is exploring seniors suggestions about starting new afternoon programming such as:

- starting the pole walking program again
- A weekly afternoon tv series group—the Vicar of Dibley, or Downton Abbey, etc.
- A book club—reading books or articles

Word Search Puzzle Solution



**"Our
Mission is
You"**

EXERCISE PROGRAMS

Qi Gong: (chi gong) Thursday mornings at 9:45 am in the Belvedere Heights Auditorium—no cost, although donations are accepted. Leader—Dorit Bartman

Walking / Exercise Programs throughout our area are being organized and scheduled through the YMCA. They have the schedule and you can call for programming times and days. Call: 705-746-0511

Beginners' Tai Chi—Wednesday mornings: Belvedere Auditorium. 9:30 am. Call CSS first to see if class is ongoing. 705-746-5602. Leader is Mary Ann McEwen

Yoga Classes: Tuesdays @ at 3:00 p.m. Chair Yoga with Theresa Gregory 705-389-1669. Mat Yoga Class at 5:00 p.m. \$10.00 per class

SENIORS' PROGRAMS AT BELVEDERE AUDITORIUM

Seniors' Movie Night:

The 3rd Thursday evening of the month. Popcorn. Lots of movie titles—comedies, dramas, musicals. We have a wide and varied selection. FREE.

September 18, – at 6:00 pm.

**The Grand Seduction with
Gordon Pinsent (comedy)**

October 16, –at 6:00 pm.

Viewers' choice

Showing in the Belvedere Auditorium.



Parkinson's Support Group: The 1st Wednesday afternoon of each month. 1:15 pm. Belvedere Auditorium. Darrell Smith 705-746-6996.

Stroke Support Group: Whitfield Restaurant, 12 noon, 3rd Wednesday of month; Bill Slaman 705-378-0454

Crock Pot Cooking Lessons: On the third Monday afternoon @1:00 p.m. of each month, participants can bring their crock pots, and a meal will be prepared with all of the ingredients provided. Participants take home the prepared meal to cook. Cost: \$7.00

Next CSS Newsletter— November 2014