

Summer 2014

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Community Links

1-855-253-9355
admin@nscommunitylinks.ca
www.nscommunitylinks.ca

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Wake Up!



There's a
new age
coming—
all you need
is courage

By Cathy Carmody

WE ARE ALL ageing. It's happening to every one of us whether we like it or not. Attempting to stop it, deny it, defy it, buy into 'anti-ageing', or attempt to be something we are not— will not make our ageing process go away.

Our rush to deny/defy our ageing process is largely a reaction to our fears about ageing, based on negative stereotypes that

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College's oldest student shows it's never too late to stop learning

EARLE WAGNER has been an avid reader since his childhood in West LaHave, N.S., in the early 1930s, a time when finishing an education was a luxury.

So it was not surprising more than 70 years later, after a distinguished sailing career, that he became one of the most enthusiastic scholars at the Seniors College Association of Nova Scotia, and certainly, at the age of 90, its oldest student.

His story is typical, says Dr. Roland Lewis, college president. Many of its 700 members had to quit high school or forego a formal education to raise families and pursue careers. Wagner is not so typical in another way: 80 per cent of the college's students are women.

Formed in 2007 mainly by retired Dalhousie University professors, the college is aimed at serving people over 50 and offers a total of 75 courses, about 25 in each of three semesters in locations from Truro to Liverpool. For a fee of \$135 per year, members can take all the courses they want. Membership fees are used almost entirely to rent classroom space.

"We teach anything from astronomy to Zionism," says Dr. Lewis, a retired clinical microbiologist who teaches the course in his field and has enrolled in classes like Greek and Roman history.

Not all the instructors are academics. Some of the most popular courses, one on railways, another on the history of photography, are taught by enthusiasts. Other popular topics include the history of Nova Scotia, Judaism taught by a rabbi, and the Charter of Rights and Freedoms. In addition to full courses the college offers eight to ten two-hour lectures per year, open to all.

Ideas for new courses are reviewed by a curriculum committee. They ask new teachers for a resume, but



Earle Wagner

there is no requirement for an advanced degree.

"I have great respect for these people— they are number one in their fields," says Wagner of the instructors. "They have spent their lifetimes learning about their fields and they love what they do."

Wagner obviously loves learning and his tastes are broad. He has taken some 30 courses since the college began including world religions, poetry and writing as well as lots of science and math. His next class is called *The Fall of Patriarchy and the Rise of Violence Against Women*.

The school would like to expand to the Annapolis Valley, New Glasgow, Antigonish, Cape Breton and Yarmouth, says Dr. Lewis, but they have not attracted enough interest to offer courses.

Since most courses are offered during the daytime, finding space is difficult and expensive. The school sometimes uses public library lecture rooms, but libraries will not allow paid lectures so as many as half the people in those classes are unpaid drop-ins.

For many students the college is a social outlet, with coffee breaks during the two-hour lectures. Last year the school had its first annual dinner and dance with live music. But Wagner says he's there to learn.

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LEARNING

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When World War II broke out he tried to join the Navy but was a year too young. The next year he was hired by Imperial Oil and served as an able seaman on oil tankers making the dangerous run through U-boat infested waters along the U. S. eastern seaboard. In one day in the spring of 1943 he spotted the remains of 14 tankers just like his, partly submerged in the shallow ocean waters just ten miles off the coast of West Virginia. One tanker, life-boat davits empty, was still spewing smoke and fire as his ship cruised by. Anti-submarine aircraft flew overhead, indicating an enemy sub was still in the area.

Earle's good study habits helped him qualify as captain. He skippered large Esso oil tankers and other freighters in every ocean of the world except the Antarctic, before joining the federal government to manage its fleet of fisheries patrol and research vessels. He and his wife Ruth, now passed on, had four children and he now has four grandchildren in the early stages of their careers.

WHERE TO KEEP LEARNING

Here is a list of organizations in Atlantic Canada specializing in learning for seniors

- Seniors College Association of NS
<http://www.thescans.ca>
- Saint Mary's University Elder Learners
www.smu.ca/academics/elder-learners.html
- Cape Breton University Seniors College
<http://www.cbu.ca/community/seniors-college>
- Tantramars Seniors College
<http://tantramarseniorscollege.ca/>
- St. Thomas U. Third Age Learning
<http://www.stu.ca/research/3rdage/>
- Acadia University Lifelong Learning
openacadia.ca/index.php/programs/lifelong-learning
- University of NB Continuing Education
<http://www.unb.ca/cel/>

Get a free home fix-up

LOW-INCOME home owners may get free upgrades for nothing more than the price of a stamp under Efficiency Nova Scotia's Low Income Homeowner Program.

The program aims to make homes more comfortable and efficient, reducing power demands and stress on the environment.

Low-income home owners with electric heat save an average \$565 per year, while non-electrically heated homes save about \$900 per year says Darlah Purdy, outreach agent for the program.

In addition, the department's Direct-Install program, where technicians insulate hot water tanks and replace light bulbs, faucet nozzles and showerheads with energy-saving alternatives, can save about \$60 per year, she added.

"We get letters from people saying they are much more comfortable at home in winter," she said. "We're very proud of the program." The program deals with about 2,000 homes a year. The program focuses primarily on insulating basements, walls and attics as well as a general tightening of the house. The extent of work is up to Efficiency NS. To qualify, applicants must be a homeowner and their income must fall below these thresholds:

1 occupant in house	Net income below	\$20,366
2-4 occupants	Net income below	\$37,843
5 or more occupants	Net income below	\$53,894

To apply, call 1-877-434-2136
or visit www.efficiencyns.ca





From page 1 we develop by the time we are six years of age. Created by the fairy tales we heard, TV programs we watched, and the conversations we had (or overheard) with older adults, these negative stereotypes persist— outside our conscious awareness— as we age. They drive our thoughts about ageing, and will continue to do so, until we choose to wake up, become aware of them, and choose to change them.

Conscious Ageing is all about waking up, and becoming curious about ‘what else’ is possible beyond middle age. It’s about becoming aware of, and acknowledging our limiting beliefs about ageing, shifting our attention to our future potential and accepting that we ‘create it all’. It’s about becoming aware, in the moment, of the choices we are making and are prepared to make, rather than constantly focusing on our past. It’s about acknowledging that life will be vastly different from what we have experienced thus far.

The Changing Face of Ageing

A longevity revolution has been overtaking much of the developed world. People are living longer, including many who are living past 100. Along with

longevity, other major changes including improved health, improved medical practices, the far reaching impact of new technologies, changing attitudes, new pharmaceutical discoveries, better nutrition, less smoking, less hard physical labor, and improved exercise/strength training regimes, are drivers for the changing face of ageing.

A large and growing increase in the number of people currently between the ages of 50 and 68, reflects the growing number of ageing Baby Boomers. The 2011 census for Nova Scotia witnessed a record number of people over 50— approximately 40 percent of the total population— and this number is growing daily. This mass of thousands upon thousands of Baby Boomers, who are generally healthy,

physically able, and interested in ‘what’s next’, is gathering momentum and contributing to the emergence of a stage of life for those between 55 and 85, beyond middle age, yet not representing a continuation or replication of middle age!

This New Life Stage will decouple itself from the current group where everyone over 60 is lumped into the one category of ‘senior’ or ‘elderly,’ and

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aware of our limiting
beliefs about ageing,
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then described by the characteristics of frailty and decline, only experienced in about 10% of those in the group. 'Old Age', or becoming 'Elderly', where real retirement and a high degree of dependency, frailty and decline are more likely to occur, will be moved out to 85 and beyond.

Because the New Life Stage will represent a whole new time of life for growth and development – something not thought possible in the past - the details of what the future will look like are uncharted territory!

Certainly there will be work— whether it be work for pay or volunteer work—as we witness huge numbers of this age group who will no longer be content to spend the bulk of their time travelling, in leisure activities, baby sitting or just hanging out. Entrepreneurs will emerge, long lost dreams will be fulfilled, outrageous ambitions will unfold, and unimagined potential will manifest incredible stories.

How successful we will be in adapting to this new life stage will depend, to a huge degree, on our level of consciousness, and our ability to let go of limiting beliefs about the potential of life beyond 55.

What are some first steps toward becoming conscious about our ageing?

- Stopping and inviting ourselves to awaken from the coma of habituated patterns, beliefs and behaviours that we have all fallen into over a 50+ year period of time.
- Acknowledging that many of us have years of productive life ahead of us, years that we had not expected; years that will not be like anything

experienced by those who have gone before us.

- Finding the courage to accept the fact that we are going to die, and with that acceptance, opening the floodgates that will allow us to live to our full potential, without fear.
- Taking the time to reflect on our life thus far, letting go of what does not serve us and digging deep within us to discover purpose for our lives in the remaining years to come.

Asking ourselves questions such as:

- What are the current beliefs I hold about my ageing future, do they limit me, and keep my life small, or do they set me free?
- If I give myself permission, what do I believe could be the potential, possibilities and promise for me beyond 55?
- What is the new story I can create for myself, beyond the description I have held based on my midlife work/career/parenting roles?
- What do I remember about the stories I heard when I was younger, about ageing, and old age, and as I let them go, what are the new stories to replace them that reflect more positive and creative

ways of looking at my ageing process?

- Given that I may live another 50 years, what life style changes can I make, that will ensure that my additional years of life are healthy ones?

The process of ageing consciously, is a process that will only end when we end our lives on earth. It truly is about life long learning. The difference that Conscious Ageing brings is that it calls for a turning inward to a deeper and stronger focus on learning about ourselves, while still keeping in tune with the broader world outside of us.

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Benefits we may overlook

THERE ARE many alternatives for people who are planning to live at home as long as possible after retirement, Kathleen Caught, a consultant with Investors Group, told a meeting of the Canadian Association of Retired Persons in Halifax last May 21.

Disability tax credit

People who are disabled may qualify for a disability tax credit. Some of the credits may be transferred to a care giver.

For example a 45 year old woman with fibromyalgia got an \$8,000 tax credit. She contributed her savings to her Registered Disability Saving Plan (RDSP) which now stands at \$45,000 due to grants and bonds associated with the RDSP.

Another family with an income of only \$25,000 opened an RDSP for their 16-year-old son. They contributed \$300 towards the RDSP and as a result of the bonds and grants the account is now worth \$5,000.

You can find more details and a self-assessment questionnaire here: <http://www.cra-arc.gc.ca/E/pbg/tf/t2201/README.html>

Personal directives

A personal directive is free and can be downloaded online. It helps you specify personal care decisions when you are not able to speak for yourself.

These cover health care, nutrition, hydration, shelter, even social activities, but they do not address money or property. More information here: <http://novascotia.ca/just/pda/>

Long term care insurance

This insurance pays a steady income when you cannot earn for whatever reason. In order to access Long Term Care Insurance one would have to be unable to perform two or more activities of daily living, like eating, dressing, bathing, toileting.

For example a 25-year-old man can receive \$2,000



Kathleen Caught

a month of non-taxable income for the rest of his life should he become disabled as defined above. He recently qualified for this product and after underwriting was completed, pays \$31 a month for this.

Obviously premiums are higher when you are older. An average male who is 50 years old would pay approximately \$95 per month for an equivalent amount of money.

All-In-One financial product

This allows you to use the equity in your home. It is a savings account, a chequing account and a secured line of credit, hence the name All In One, which is registered against your home. Secured lines of credit cannot be used to pay for some utilities and cannot be used to pay for life insurance products but this one can be used for these functions as it operates like a chequing account. All In One is offered by a number of banks and financial agencies including Investors Group.

Tips on preventing falls

COMMUNITY Links and its Ageing Well Together Coalitions continue to have falls prevention as one of our priorities. Here are a few tips and reminders about falls prevention gleaned at Watch Your Step! The National Falls prevention Conference in Toronto in May.



Start early Balance issues begin in your 40s for women and your 60s for men. Build strength now to improve balance later! For more information go to www.mbphysio.org



Medications can increase your risk of falls, especially those that help you relax or sleep, and those that improve mood. Finding Balance Ontario recommends you review your list of medications every year with your physician or pharmacist. www.findingbalanceontario.ca.



Vision problems like cataracts can increase your risk of falling, which is why the Public Health Agency of Canada suggests those with concerns about their vision should have a formal assessment to determine whether correction is necessary.

In Nova Scotia, those over 65 are covered through MSI for a complete eye exam every two years, and more often for those at higher risk of eye problems.



Don't rush to the bathroom

Incontinence doubles your risk of falling, mainly due to having to rush to the bathroom.



Fight osteoporosis Studies show one in three women over the age of 50 will experience osteoporosis, and 40-50 percent of those will have a fracture. Exercising can improve strength, balance and mobility, which helps prevent falls and fractures.

Vitamin D promotes the absorption of calcium to promote healthy bones. It also plays a role in normal muscle function which is essential to maintain balance. Osteoporosis Canada recommends all Canadians take a daily vitamin D supplement. www.osteoporosis.ca



Stair safety Stair treads should be 11 to 12 inches deep to help prevent falls.

More tips for stair safety:

- Remove loose rugs, carpets or clutter from your stairs and landings
- Replace or remove any stair runners/carpeting that is not secure
- Your handrail should be securely attached to the wall at a height of 36 to 39 inches
- Take your time going up or down stairs
- Remove reading glasses when using stairs



COMMUNITY LINKS

Join us!

Membership is free!
Fill out the form on our website
at www.nscommunitylinks.ca
or call your district
representative.

Board members

Annapolis/Kings

Bill Poole, President
902-582-1229
pooles@xcountry.tv

Pictou

Mary MacLellan, Vice President
902-755-1123
marymaclellan100@hotmail.com

Colchester-East Hants

Ruby McDorman, Secretary-Treasurer
902-662-3066
mcdorman@eastlink.ca

Lunenburg/Queens

Sandra Reynolds
902-275-4757
sandrareynolds@sswap.ca

Shelburne/Yarmouth/Digby

Norma Wagner
902-467-3313
nwagner@eastlink.ca

Cumberland

Kelly Milner
902-597-7150
kelly.milner@cha.nshealth.ca

Antigonish/Guysborough/South Richmond/South Inverness

Elizabeth Henri
(Ph) 902- 345-2231
bsmcgd@ns.sympatico.ca

North Inverness /Victoria/ Cape Breton

Emerson Jessome
902-736-2174
jessome40@live.ca

HRM/West Hants

Brad Meisner
902 494-1158
brad.meisner@dal.ca

Staff

Executive Director

Anne Corbin
Phone: 422-0914
Toll Free: 1-855-253-9355
director@nscommunitylinks.ca

Regional Coordinators

Eastern NS

Noreen MacLean
Phone: 902-258-2760
nsclub@ageingwelltogether.ca

Western Nova Scotia

Carla Malay
Phone: 902-682-2090
nsclub@AgeingWellTogether.ca

Central Nova Scotia

Brenda MacKinnon
Phone/Fax: (902) 863-5040
nsclub@AgeingWellTogether.ca

HRM-West Hants

Jan Boswell (Office Admin)
902-422-0914
Toll-free 1-855-253-9355
admin@nscommunitylinks.ca
nsclub@ageingwelltogether.ca

Administration

Phone: (902) 422-0914
Fax: (902) 422-9322
Toll Free 1-855-253-9355
admin@nscommunitylinks.ca
5516 Spring Garden Road, Suite 305
Halifax, NS B3J 1G6
Box 29103, Halifax NS, B3L 4T8



Volunteer actors pose after a gala luncheon in Halifax June 20 to celebrate their successful season

Stars get rave reviews for Seniors & Gambling play

OVER 300 people attended workshops of the Seniors and Gambling play since January 2014. The play was presented at seniors homes and community centres in Halifax, Windsor, Bridgewater, Elmsdale, Liverpool, Blandford and Barrington Passage. Written comments after the skit included:

- Great acting
- Presented by seniors to seniors
- Issue presented in a light-hearted manner
- Presenter was very friendly and knowledgeable.
- Actors and presenter spread a message in an unbiased, non-judgemental way
- Very witty and enjoyable.

UPCOMING

Photo Contest Continues Until September 26, 2014

Only nine weeks left to send in your photos! Selected photos will be featured in our Year of Ageing Well 2015 Calendar. Permission forms are required to be signed and submitted by photo subjects.

Visit our website for more contest details and to download the permission form, or call toll free 1-855-253-9355 for more information. Submit your digital photo entries to admin@nscommunitylinks.ca. Please put "Photo Contest" in the subject line.

Steady As You Go II: Falls Prevention Symposium

Chocolate Lake Hotel, Halifax. November 21st, 8:30am – 3:00pm
Hear the latest developments in Falls Prevention

- Provincial Policy Update
- Best Practices – New Interventions
- Sharing and networking

Rave Reviews for Seniors and Gambling Presentations

To host a session or for more information contact Hilda Gmyz, Project Coordinator at 902-461-9403 or hgmyz@hotmail.com, or call the Community Links office. See contact info at left.

Upcoming presentations in September include:

- September 8th - Kings County Senior Citizens Council - 2 P.M. Kentville Rec Center (Town Hall) - 350 Main Street, Kentville
- September 16th - Morristown Mountain Peakers 3 p.m. - Morristown Community Center - (take Aylesford Road to Center)