



## Ageing Well Together

Community Links

Spring 2015

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## Ageing Well Together

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# Keep walking rain or shine

**W**INTER WEATHER makes it difficult for seniors trying to get the 150 minutes of exercise per week recommended by the Public Health Agency of Canada.

But arenas and malls around the province are opening their doors to let seniors walk around their facilities, often free of charge or at a low cost.

The Halifax Shopping Centre is promoting their facility as a climate-safe space to exercise. The walk-a-mall program has been operating there for years and is coordinated by the mall's customer services department. In New Glasgow, The Highland Square Mall offers similar opportunities and even promotes their mall walkers on their website. Malls and

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# Are you warm enough?

## What is HomeWarming?

The HomeWarming initiative offers a no-charge energy assessment and home upgrades to qualifying homeowners. If we find that upgrades like draft-proofing and insulation will help reduce your heating and power bills, we'll install the upgrades at no cost to you.

HomeWarming is part of a broad, province-wide initiative to provide energy efficient upgrades for income qualified homeowners.

## How is HomeWarming funded?

Emera shareholders provide the funding to Clean Foundation for electrically-heated homes. The Province of Nova Scotia provides the funding to Efficiency Nova Scotia for the non-electrically heated home upgrades.

## Who is eligible?

You are eligible to apply if:

- you meet HomeWarming's Income Qualification criteria (see chart below);
- you own a single unit home (detached, semi-

detached/duplex, a townhouse or mobile home) in Nova Scotia and can provide proof of ownership;

- the home is your current primary residence and you do not plan to sell it in the near future
- your home has not already participated in this service. Please note due to funding limitations, houses are only eligible for upgrades once per lifetime.

## How do I find out if I am eligible?

Call an Energy Solutions Advisor toll free at 1.877.999.6035 to see if you qualify. HomeWarming applications can be found online at [homewarming.ca](http://homewarming.ca).

To speak confidentially with a Service Advisor about your personal circumstances, call Darlah Purdy at 1-877-434-2136.

## What happens if I qualify?

Once you are qualified, the process is easy.

- 1. Home Energy Assessment:** A Certified Energy Advisor will evaluate your home and determine the insulation and draft-proofing, if any, needed to make your home more energy efficient.
- 2. Home Upgrades:** Then, they will call you to set up appointments to make the upgrades approved for your home. Please note: Some homes may not be suitable for upgrades.
- 3. Final Assessment:** When all the upgrades have been completed, they will come back and perform a final assessment of the improvements made to

Income Qualification Chart	
Number of people living in your home	Maximum annual household income (Line 236 from your Notice of Assessment)
1 person	\$20,550
2 to 4 people	\$38,185
5 or more people	\$54,381



# Here's help

your home.

We will take care of everything for you. All you have to do is be home for the evaluations and while the work is being done.

## I am not eligible for HomeWarming; are there other energy efficiency programs for me?

Yes! Contact an Energy Solutions Advisor at 1-877-999-6035 or visit [www.efficiencyns.ca](http://www.efficiencyns.ca) to learn more about the energy solutions available to you.

I am a community group or local organization that would like to help promote HomeWarming and refer people to it— who do I contact?

Contact Clean Foundation's Outreach Coordinator, Jeana MacLeod, at [jmacleod@clean.ns.ca](mailto:jmacleod@clean.ns.ca) or by calling 902-430-4670. She will provide you with promotional materials and all the information you will need.

## Who is the Clean Foundation?

The Clean Foundation is an independent, not-for-profit, organization that provides education and services to help people consider the environment in the choices they make. More info at: [www.clean.ns.ca](http://www.clean.ns.ca).

## Who is Efficiency Nova Scotia?

Efficiency Nova Scotia is an independent, non-profit organization responsible for energy conservation in Nova Scotia. It offers services, financial incentives and straight-forward advice to help you save. More info at [www.efficiencyns.ca](http://www.efficiencyns.ca)

## How to get a heating rebate

For those with a low or fixed income, the cost of keeping a home warm in a Canadian winter can be difficult.

The Heating Assistance Rebate Program provides assistance with home heating costs to eligible individuals and families in Nova Scotia. To qualify, applicants must pay a heat bill and be a single person with an annual income of \$27,000 or less or be living in a home with multiple residents with a combined annual income of \$42,000 or less. Those who do not meet these criteria but qualify for Income Assistance from the Department of Community Services or receive the Guaranteed Income Supplement from Service Canada are also eligible for the rebate program.

The amount that each person receives depends on their annual income with the maximum rebate set at \$200. Application forms must be mailed by March 31, 2015. You must complete a new application each year that you meet the criteria.

The Heating Assistance Rebate Program is administered by Service Nova Scotia. Application forms can be picked up from your local Access Nova Scotia centres, MLA offices, Department of Community, community organizations such as the Salvation Army, online at [www.homeheatinghelp.ca](http://www.homeheatinghelp.ca), or by calling 1-800-670-4357.

# No more government cheques! They're electronic now



As of January 2015, the Government of Canada will be issuing all payments through direct deposit. This means that the government will no longer issue cheques for income tax returns, Old Age Security, Canada Pension Plan, GST/HST credits, etc.

Instead, money will automatically be deposited directly into your bank account.

Changing to direct deposit is meant to be more convenient, to offer more protection against loss or theft of cheques, and to allow quick access to funds by avoiding postal delays.

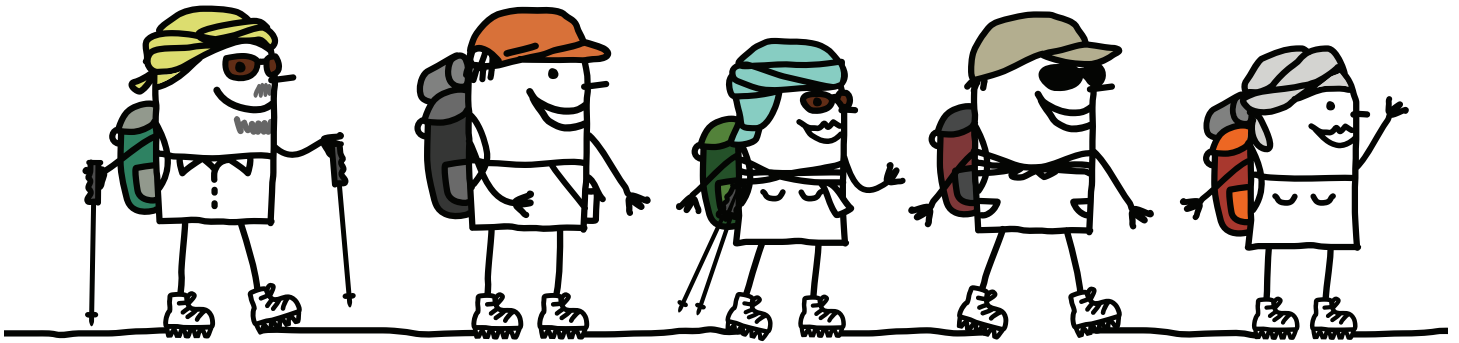
For those who already receive at least one benefit payment through direct deposit, all other government payments are now being made by direct deposit.

But cheques will be issued until April 2016 for those who have not registered for direct deposit. After that, all recipients of government-issued benefits payments must be enrolled for direct deposit.

In order to receive federal payments, you must have a bank account. Registering for direct deposit does not mean the government can withdraw money from your account or even monitor how much money you have.

You can register by telephone, mail, or online. Most banks will also assist you in filling out forms at your local branch. For more information, or to enrol for direct deposit, visit [www.directdeposit.gc.ca](http://www.directdeposit.gc.ca) or call 1-800-O-CANADA (1-800-622-6232).





shopping centres are great for walking: they're flat and offer good lighting and security services so that people can walk safely year round.

Local arenas are another option for indoor walkers. Many arenas have indoor tracks and some of them let seniors in for reduced rates or no cost at all. The BayPlex Arena in Glace Bay lets seniors use their indoor track for just a \$1 per visit. In Bridgewater, the HB Studio Sports Centre lets seniors in for \$2 a day. A list of many of the indoor arenas around the province can be found on the Heart & Stroke Walkabout website at <http://walkaboutns.ca/>.

Even schools are going along with the trend. In Richmond County, some schools allow people to "corridor walk" during the winter months. The East Richmond Education Centre in St. Peter's, École Beau-Port in Arichat, and Richmond Education Centre in Louisdale are all offering their facilities for indoor walking most evenings after school hours.

For those who prefer the cold, there are safety concerns. Nordic pole walking is a low-impact exercise that offers some balance support and is becoming increasingly popular around the province. Nordic Pole Walking Nova Scotia offers training clinics. Hike Nova Scotia offers guided snow shoe tours of trails around the province while the town of Truro provides a ski information hotline and grooms 11km of cross country ski trails every winter.

Indoor walking programs allow seniors to keep physically active all year long without the worry of slipping on ice or braving the cold wind. Don't let the winter months slow you down!

## Benefits of walking

### A daily brisk walk can help you

- Maintain a healthy weight
- Prevent or manage conditions like heart disease, high blood pressure and type 2 diabetes
- Strengthen your bones
- Improve your balance and coordination

### Walking posture:

- Keep your head up. Look forward, not at the ground. Keep your back straight.
- Relax your neck, shoulders and back.
- Swing your arms freely. A little pumping with your arms is OK.
- Tighten your stomach muscles slightly.
- Walk smoothly, rolling feet from heel to toe.

### Don't forget to:

- Warm up. Walk slowly for five to 10 minutes to warm up your muscles and prepare your body for exercise.
- Cool down. At the end of your walk, walk slowly for five to 10 minutes to help your muscles cool down.
- Stretch. After you cool down, gently stretch your muscles. If you'd rather stretch before you walk, remember to warm up first.

### Remember:

The faster and more frequently you walk, the greater the benefits.

—Mayo Clinic

# Take these tax tips to protect your savings

**T**AX TIME! Take advantage of any tax breaks available. Here are a few examples:

**Income Splitting:** Can benefit senior couples. At tax time, taxpayers with various types of retirement income can allocate up to half of such income to a spouse. Even early retirees under 65 may be eligible for income splitting. Income splitting is most beneficial for spouses who are in different income brackets, but even seniors in the same income bracket can benefit. Check with a tax professional.

**Medical travel:** A medical expense that is often overlooked at tax time is the travel costs to medical appointments. Travel expenses are deemed eligible medical expenses if the medical treatment is not available in your community and you have travelled at least 40 km (one way) from your home to the medical appointment. If you have had to travel at least 80 km (one way), you may be able to claim the cost of meals, accommodation and parking. These expenses may also be claimable for a travel partner if a medical practitioner has

provided written confirmation that you are unable to travel without assistance.

**Disability amount:** As we age, changes in our health status may mean that we are now eligible for this tax credit. Call 1-866-741-0127 to find out how to apply.

**Caregiver Amount:** Are you over 65 or infirm, have a modest income, and have recently moved in with a family member? (E.g. child or grandchild) They may be able to claim a caregiver amount on their taxes. Likewise, if you are caring for an older relative in your home, you may be able to claim this amount.

**Need a hand preparing your income tax?** The Community Volunteer Income Tax Program (CVITP) operates volunteer income tax clinics in many locations. These clinics are free to those below a certain income (40,000 for couples, 30,000 for single people). Contact your local library or 211 to find a clinic near you.

For more information about these tax options, you can speak to a tax professional or contact CRA at [www.cra.gc.ca](http://www.cra.gc.ca) or call 1-800-959-8281 (Press the star key \* to speak to an agent).



## ANTI-SLIP TIPS

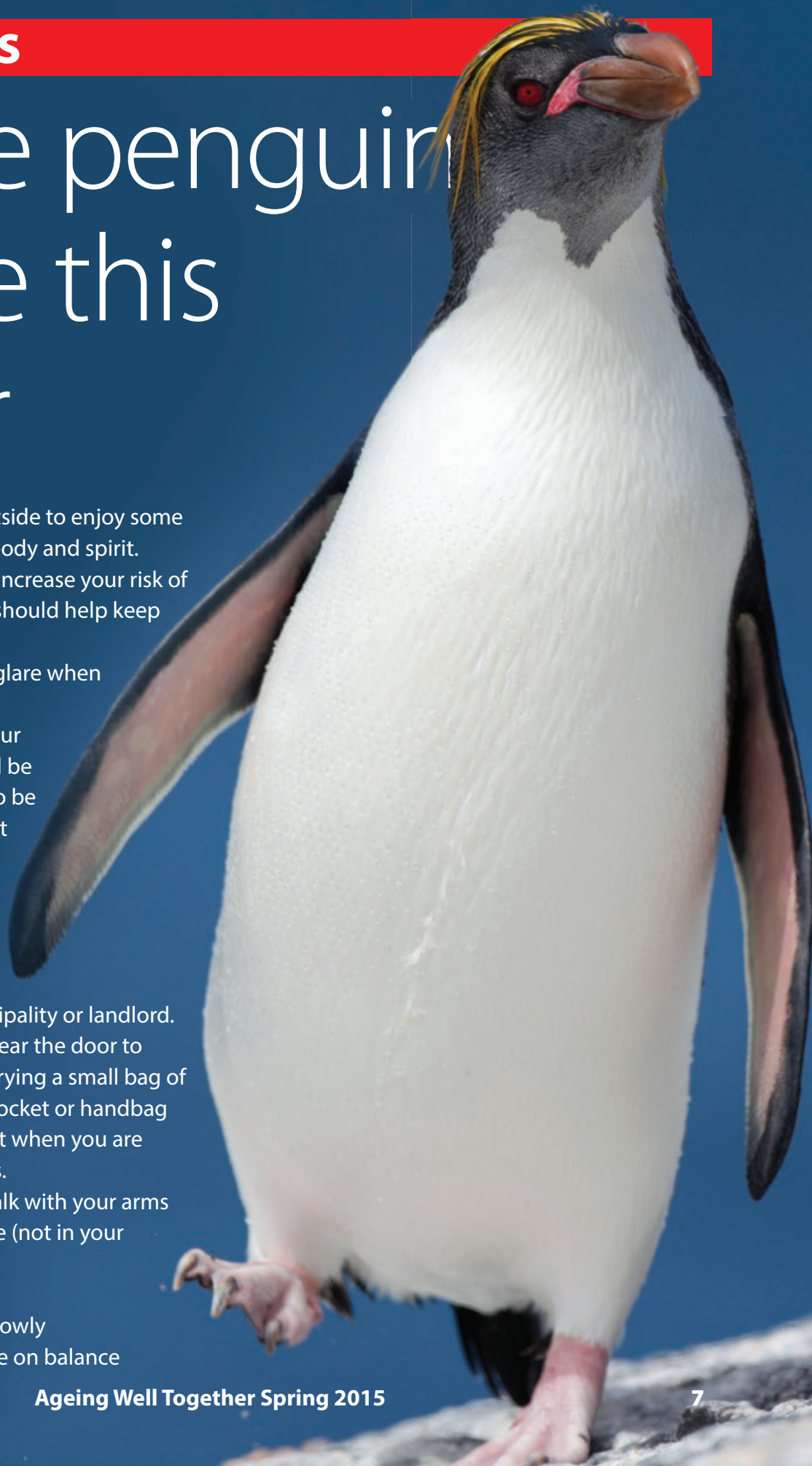
# Do the penguin shuffle this winter

Staying active and getting outside to enjoy some northern sunshine helps the body and spirit. However, winter weather can increase your risk of a fall. Here are some tips that should help keep you safe.

- Wear sunglasses to reduce glare when outside.
- An ice pick on the end of your cane can help, but picks will be slippery on hard surfaces, so be sure to flip it back as you get indoors.
- Don't be shy! Ask a passer-by to help you cross the icy surface.

Report walkway or sidewalk hazards to your local municipality or landlord.

- Keep a bag of salt or sand near the door to help with icy sidewalks. Carrying a small bag of grit or sand in your jacket pocket or handbag may help. You can sprinkle it when you are confronted with icy patches.
- Do the "Penguin Shuffle" Walk with your arms out to your sides for balance (not in your pockets)
- Walk flat-footed
- Take short steps and walk slowly
- Look ahead and concentrate on balance





## COMMUNITY LINKS

**Join us!**  
 Membership is free!  
 Fill out the form on our website  
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