

CARP

CONNECTOR CHAPTER 36

Serving Barrie and
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www.barriecarp.org



Spring Edition 2015

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Chapter 36 acknowledges Jeff Scott from Steckley-Gooderham Funeral Homes for his generous support in the production of this newsletter.



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Note: Rob McEachern to represent CARP on the Sr. Advisory Committee to the City and Sandy Wetherald is acting secretary for the Senior Housing Committee





Two-thirds of CARP members support TFSA increase: CARP Poll™

Toronto, ON: In an overnight CARP Poll™, CARP members voice strong support for increasing the annual TFSA contribution limit to \$11,000. The vast majority (81%) contribute to a TFSA..

In the overnight CARP Poll™ answered by more than 1,400 CARP members:

- * Two-thirds (67%) support increasing TFSA limit from \$5,000 to \$11,000 [39% support it strongly]
- * The vast majority (81%) have a TFSA
- * 71% want changes to the RRIF rules to avoid outliving their money
- * 81% think the government should encourage saving for retirement, not spending for today

The support for increasing the TFSA limit is rooted in concern for adequate retirement income and any measure that encourages it is favoured.

TFSA's have particular value for retirees who can no longer contribute to RRSPs and for lower income earners who do not benefit as much from tax deductible RRSP contributions. TFSA contributions are not deductible, so taxpayers pay taxes currently and eventually take the savings and earning out tax free. RRSP contributions are deductible currently but are taxable when withdrawn.

All major retirement savings vehicles –

RRSPs, pension plans, CPP, PRPPs and TFSA – have the same tax deferral on investment income and therefore have the same impact on foregone tax revenues in relation to investment income.

The underlying rationale for this tax expenditure is that government has a role in encouraging retirement savings which ultimately benefit the economy – both currently as savings are invested in the economy and on retirement, to defray the living expenses of retirees and often offset the need for the Treasury to pay out GIS and OAS.

“CARP members would welcome the additional help in saving for their retirement needs but more so for those of their children and grandchildren. The arguments about budgetary costs are misplaced since it costs the same in foregone taxes whether we save in TFSA's or RRSPs or PRPPs. So the question is whether we should be encouraged to save or not. CARP members say yes.” said Susan Eng, VP, Advocacy for CARP





CONNECTING WITH THE CHAIR



Well, I have never been so happy to see the end of February and all those record setting cold days with their fierce winds that chill one to the bone. COME ON SPRING.

The Chapter has been busy rounding up new talent. We have convinced Ryan Tomlinson of Gooder Marketing to take over our web site and facebook. We have Rob McEachern returning to the Board and another new face on the board will be Lynn Ann Driver. Valerie Scott has taken on the position of Public Relations/Media to ensure we have space in the papers once in awhile and to keep our Chapter out front in the Community.

As you may be aware, we have added Bradford to our Chapter and now we encompass in no particular order: Barrie, Bradford, Oro Station, Oro-Medonte, Hawkestone, Midhurst, Innisfil, Angus, Thornton, Tiny, Hillsdale, Wyevale, Elmvale, Cookstown, Minnesing, Perkinsfield, Egbert, Shanty Bay, Phelpston, Belle Ewart, Stroud, Lefroy, Gilford and Churchill. Membership for the Chapter is roughly 3,400.

It is important to grow our membership (larger numbers) to ensure our Advocacy issues are given the atten-

tion they deserve by our politicians, whether local, provincial or federal. There will be issues we need to pay attention to in the upcoming federal elections this fall, over and above all the current advocacy issues we are working towards.

Board Member Rob McEachern will be representing CARP at the Sr. Advisory Committee to the City of Barrie this year as I found I was spreading myself too thin and he will do an excellent job.

The Senior Housing Committee is currently looking into a promising site if we can overcome some environmental, etc. hurdles and we are working hard to make this happen. Please remember you can go to our web site at barriecarp.org for the Innovative Co-housing Registry ("ICOR") which one fills in to express an interest in Co-housing, either now or in the future.

We have some interesting presentations coming up in our March, April, May and June meetings and I hope you can come out and join us. Furthermore, due to popular demand, we will be doing the Sunday brunch at Brooklea Golf Course and continuing on to theatre in Midland on Sunday, May 24th, for what has always been a marvellous way to spend a day. See the ad in the newsletter for further information.

Wishing you all well and looking forward to warm weather.

Gwen Kavanagh
Chair, CARP Chapter 36



PETITION

Please sign a petition for a by-law for designated parking for seniors!

<https://www.change.org/p/ontario-municipal-and-provincial-legislators-establish-designated-parking-spots-for-those-65-years-old>

Make life just a little easier for you, or someone you know (who happily, does not qualify for a disabled parking permit) needs better and closer access to groceries or accessing public and government buildings/services.

For more information contact: 705-279-5200.

NOTE: CARP does not endorse petitions and leaves it up to the individual.



CARP in the News: Sprinklers Mandatory For Quebec Seniors Homes



The post below is about government of Quebec announcing that sprinkler systems are to be mandatory in most senior's residences, giving residences five years for installations and providing up to \$260 million to help with the upgrades. CARP has been calling on all governments to make sprinkler systems mandatory in nursing homes across the country. Click here to read the article posted in the New Am 740 Zoomer Radio on February 17, 2015.

Saying it has an obligation to make sure something like that never happens again, the Quebec government is making automatic sprinklers mandatory in most seniors residences.

Residences will have five years to install them and the province will provide up to \$260-million to help with the upgrades.

There are some exceptions – such as seniors homes that have a maximum nine residents and facilities with just one floor that do not include more than eight lodgings.

The announcement comes less than a week after a coroner released a report into the deadly fire at a seniors residence in L'Isle-Verte last January.

The wing of the home that was destroyed did not have sprinklers.

Making them mandatory was one of the coroner's key recommendations.

The Zoomers' group CARP – A New Vision of Aging – is pushing for automatic sprinklers in seniors residences right across the country.

The almost one hundred million Baby Boomers living in North America alone are just beginning to face the essential questions associated with retirement, downsizing, and determining how they will live the next chapter of their lives. Yet addressing these “Next Chapter” lifestyle options is more complicated than a casual glance might first suggest.

The Book on Downsizing – 7 Steps to Rightsize the Rest of Your Life and its companion book, The Workbook on Downsizing are for all those Baby Boomers and ‘near Boomers’ who have everything except a plan for their future. These books walk you through the seven steps that facilitate the right conclusions for you, or you and your partner.

Downsize *or* Rightsize *your* Future



TheBookonDownsizing.com
1-855-755-BOOK (2665)
direct line: 705-718-5800

Chapter 36 Meeting Schedule

March 17th- 6.30pm at Steckley-Gooderham Funeral Home, 201 Minet’s Point Road, Barrie (opposite Giant Tiger)

Guest Speaker:CAA Vacations - Camille Conte with Ernie Balint from Member Choice Vacations (Since it is St. Patrick’s Day, **Ireland** will be one of the destinations discussed)- **everyone is encouraged to wear GREEN!**

April 21st- 6.30pm at Steckley-Gooderham Funeral Home, 201 Minet’s Point Road, Barrie (opposite Giant Tiger)

Guest Speaker:The History of Trains and Trains as a Hobby

May 19th- 6.30pm at Steckley-Gooderham Funeral Home, 201 Minet’s Point Road, Barrie (opposite Giant Tiger)

Guest Speaker: Geriatric Doctor and Internist - Dr. Nancy Byles

* Guests are welcome

*Light refreshments are provided

*Bring a loonie or toonie for the 50/50 draw *Meetings are free of charge

PLEASE NOTE: Meetings are now held at the Minet’s Point location of Steckley Gooderham - 201 Minet’s Point Rd, Barrie.

Board Member, Marjory Scott has been travelling - see where she's been.....

During October 2014, I took a wonderful river cruise on the Danube, Rhine and Main from Budapest to Amsterdam. I loved river cruising. Most days we docked right in the centre of town so we could enjoy walking tours. The food and service from the staff is outstanding. Each and every town or city we toured seemed to be more delightful than the last.



Evening at concert at Hofburg Place

We visited Budapest, Bratislava, Vienna, Melk, Passau, Regensburg, Nuremberg, Bamberg, Wurzburg, Wertheim, Koblenz, Cologne and Kinderdijk before arriving in Amsterdam.



Leaving dock at Budapest

A few highlights - evening concert at the magnificent Hofburg Place - our



Wertheim

pedicab ride through Budapest with our cyclist who was very proud of his city pointing out all the sights - Passau, a walking tour of an elegant town, situated at the confluence of the Danube, Ilz and Inn Rivers followed by an organ concert at St. Stephan's Cathedral - Bamberg a UNESCO World Heritage Site, its old city centre is Europe's largest existing group of historic buildings - Wurzburg- we visited an impressive and ornate palace Bishops' Residenz - relaxing on the sun deck of the ship while we cruised the river - Kinderdijk a community of working windmills - Amsterdam a tour of Anne Frank's house.



Passau, Germany



Kinderdijk, Netherlands

ASK CWW...



As an added feature to our newsletter starting with this issue Carp Chapter 36 will be featuring an interactive communication between the writer and our readers. This new addition to our newsletter will be similar to a “Dear Abby” style of communication which I am sure we are all familiar with. The difference will be that our discourse will be for seniors and will discuss matters that are uppermost in senior’s minds and will be dealt with from a senior’s point of view. We encourage and look forward to your participation and feed back. Some of the discussions will include current issues like the upcoming election, what the political concerns are and how it may affect us as seniors. We might also discuss grandchildren and current fashion trends, housing opportunities or problems and of course our interpersonal relations and concerns with family and friends as we all age and enter different lifestyles and values.

One hot topic that I know will promote an interesting subject matter, is that of the supreme court overturning

the ban on doctor assisted suicide. And it will be most interesting to see what happens and where it goes from here. But that is a topic for another day. We encourage and look forward to your participation and the topics that you bring forth. All communication should be addressed to the above email address to the attention of “CWW at Carp Connector”

We will not be able to answer all of your letters but some will be selected to be reviewed and researched in the following newsletter. I think it will be informative and fun. Names and addresses of participants will not be revealed and so upon writing to us a pen name or nick name should be adopted. One that you will instantly recognize as your own.

“CWW” has retired from her Corporate Communication company in Toronto where she wrote for high powered executives and scripts for corporate videos and productions. She is currently completing an Honours Degree in Psychology at York University in Toronto with seniors as a field of study, and still works on a part time basis. As an ex-skier she has lived in the Georgian Bay area for twenty odd years, has a son and daughter-in-law, two grandchildren and three cats.

justaskCWW@gmail.com

A new report is calling on municipal governments to scrap seniors' discounts.

The study, called No Seniors' Specials: Financing Municipal Services in Aging Communities, was commissioned by the national think-tank Institute for Research on Public Policy.

Many municipalities in Canada give discounts to seniors based solely on their age.

Those discounts for citizens aged 55 or older include lower bus fares, cheaper fitness classes and sometimes reduced property taxes.

Harry Kitchen, the report's author, says a lot of the seniors' discounts offered by municipalities are unfair because most seniors don't need them. "A lot of these discounts and special programs were introduced back in the 1960s, 1970s when a vast percentage of the seniors were poor," said the professor emeritus in the department of economics at Ontario's Trent University.

"Forward that through to 2008 [to] 2010, the percentage of poor in the seniors groups is smaller than any other age group in the country."

Kitchen has no problem with private businesses offering seniors' discounts, such as cheaper restaurant meals or movies. But he says municipalities giving a break to seniors are creating a situation where poorer younger people are subsidizing wealthier seniors.

"As soon as you start offering a discount, or a perk, based on age, you're inevitably going to be subsidizing some rich people, aren't you?" he said.

Kitchen says a common objection to his

study's findings is that seniors are owed some help after spending their lifetimes working and paying taxes.

He refutes that argument, pointing out that the money paid to cities in user fees and property taxes is used to pay for services available to those people that year.

"Why should you ask someone else to pay for a service that you're currently using?" he asked.

Kitchen says income transfer programs are a better way for cities to help poor people, regardless of their age.

Theatre/Brunch Trip

Come and join us on our annual trip to the Theatre. Enjoy a scrumptious brunch followed by some good laughs at the Theatre in Midland. This is always a popular trip, so please reserve your tickets early!

When: Sunday May 24, 2015

Where: Brunch at Brooklea Golf and Country Club followed by Midland Cultural Centre

Play: Squabbles - a comedy presented by the Huronia Players

Cost: \$55.00/person

Pick up at Canadian Tire back parking lot 11:15 a.m. Return 5:15 p.m.

RSVP: Marjory- 705-252-1471





Maple, Bacon, Pancake Bites!!! Oh yes.... you read that right ;-) I said maple. I also said bacon. Put together into the perfect breakfast pancake bite. Perfect for Easter brunch or breakfast anytime!

INGREDIENTS

3 cups all-purpose flour

¼ cup sugar

½ tsp. salt

1 Tbs. baking powder

2½ cups milk

1 Tbs. white vinegar

2 tsp. vanilla extract

2 eggs

½ stick butter, melted

For the icing:

½ cup cream cheese, softened

1 cup confectioners sugar

¼ cup real maple syrup

Pinch of salt

For the topping:

1 pound bacon, cooked crisp and finely chopped

Real maple syrup



INSTRUCTIONS

Preheat oven to 425 degrees.

In a large bowl combine the flour, sugar, ½ tsp salt, and baking powder. Mix and set aside.

In a small bowl, combine the milk and vinegar. Stir and let sit for 1 minute.

Whisk in the vanilla, eggs, and butter.

Pour the wet ingredients into the dry ingredients and mix well.

Grease or spray two mini muffin baking pans. Fill cups ¾ full.

Bake for 9-12 minutes or until lightly golden brown on top.

While the muffins are baking, in a small bowl, whisk the cream cheese, sugar, and maple syrup until nice and smooth.

Once the muffins are cool enough to handle, dip the tops into the icing and then the chopped bacon. Serve warm with additional real maple syrup! Enjoy!!

JOHN'S JOKES

Submitted by John Rodgers,
Board Member and joke extraordinaire!

Q: Why was the Easter Bunny so upset?

A: He was having a bad hare day!

Q: What did the bunny want to do when he
grew up?

A: Join the Hare Force.

Q: How do you make a rabbit stew?

A: Make it wait for three hours!

Q: Why shouldn't you tell an Easter
egg a good joke?

A: It might crack up!

Q: What do you call a line of rabbits
walking backwards?

A: A receding "hareline".

Q: How are rabbits like calculators?

A: They both multiply really fast.

Q: What do you call rabbits that marched in
a long sweltering Easter parade?

A: Hot, cross bunnies.



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Our website is updated
regularly....

If you missed a meeting, you'll
find a copy of the most recent
minutes as well as information
about upcoming meetings and
details of planned events.

You can also find recent and
past editions of our newsletter.

We appreciate your feedback:

barriecarp@gmail.com or

705-252-4756



By April Lewis

April is the local communications director for CARP, a national group committed to a 'New Vision of Aging for Canada.' She writes monthly.

THE DEVOLUTION OF ENGLISH

English? Who needs that? I'm never going to England!

Well, obviously, TV's iconic spokesman of a generation, Homer Simpson, doesn't think English is necessary and neither does most of the Western world for that matter.

What has become of the English language the way we were taught? Surely, if it is good enough for Her Majesty, it is good enough for us.

I understand cursive writing has gone the way of the dodo bird, what with the onslaught of modern electronic communication devices which only require a thumb and some fingers furtively searching for a few keys.

No pen or writing instrument required.

The rich and beautiful English language has been reduced to the banal in the form of an abbreviated 140 characters.

We are tweeting our spoken and written language into oblivion.

What would William Shakespeare and Charles Dickens have made of this bastardization of our linguistic expression?

In a recently published article in SFU's newspaper, The Peak, Devyn Lewis writes about this dumbing down of the English language and asks "Is our language becoming reductive? It would appear between texts and tweets, English's complexity is a thing of the past."

She cites author George Orwell who,

in his 1946 essay, Politics and the English Language, refers to the "slovenliness of our language... which is leading us to the political and economic degeneration of modern civilization."

She goes on to reference his more popular book of my Zoomer generation, 1984, where "Orwell demonstrates how language can influence peoples' thoughts and society as a whole, through the simplification of English in what he calls 'newspeak.'"

This fictitious language is a portent of the decline of the English "language through its simplification via slovenliness."

Orwell would turn in his grave today as his cynical prediction may have well come true though our Millennial generation's incessant texting and tweeting and the modern-day simplification of newspeak which is known as "textspeak."

Is this textspeak the evolution of our language, or is it just pure laziness?

This aforementioned form of communication or texting ignores traditional rules of grammar and spelling, and some words are replaced with letters. For example, "lol" means "laugh out loud," and "C u l8r" means "I will see you later." The word "before" becomes "b4," and so on.

There's more. There is something called sexting, and I think you can use your imagination.

It is texting with a sexy twist shall we say. The imagination boggles.

And wait for it... let's not forget wexting. Yes, you know those morons who are crossing at a pedestrian crossing oblivious to the Do Not Walk sign and are texting away.

These are new words introduced into our vernacular just as "faxing"

Continued on pg. 13

Continued from pg. 12

and “googling” are now commonplace in our lexicon. As well as “vaping” (smoking e-cigarettes) and “phubbing” (snubbing those around you while using your phone).

And just when you thought I was done with examples of our post-modern, prosaic erosion of our lingo, along comes “twerking”.

You don’t even want to know what that means. Suffice it to say it involves sexually provocative gyrations with inanimate objects.

My love for words is something I have tried to pass on to my children.

I remember teaching my 11-year-old daughter the difference between the words “indigenous” and “ubiquitous”. One day, she espied a Jeep on Marine Drive and exclaimed, “Look Mummy, there is a Jeep just like Daddy’s... it is indigenous to White Rock!”

Out of the mouth of babes.



In perfect English.

REMEMBER
On all membership renewals,
please make sure you indicate
that you are from
CHAPTER 36
so that the royalties come
back to the chapter and benefit
you!



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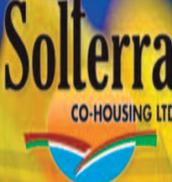
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SERVICES DIRECTORY - \$120

The directory is located on the back 2 pages (excluding the back cover). A budget- friendly alternative for new businesses looking to increase their profile in the community. \$120 covers all 4 editions.

10 SPRING GARDENING TIPS!

1. **Survey the Yard** - remove dead limbs, re-mulch garden beds, check steps and fences
2. **Order Tools and Plants** - tune up tools; order perennials, trees and shrubs
3. **Get Ready to Mow** - service mower & leaf blower; look for areas that need seeding
4. **Prune Trees and Shrubs** - thin shrubs such as butterfly bush, hydrangea & roses
5. **Take a Soil Test** - Check soil pH with a home soil- test kit
6. **Prepare New Beds** - Spread a 4-inch layer of compost over soil
7. **Plant** - Plant shrubs and perennials such as hostas and daylilies by early spring
8. **Fertilize** - Apply balanced fertilizer around trees and shrubs when growth appears
9. **Start a Compost Pile** - collect plant debris and leaves raked up from the garden
10. **Clean Bird Feeders and Baths** - scrub with weak bleach solution (1/4 cup bleach: 2 gallons warm water).

Disclaimer: All information contained in the newsletter is believed to be accurate and complete at the time of publication. Since much of the information is subject to change, CARP chapter 36 assumes no liability whatsoever for any damages or loss arising from errors or omissions.



**This Spring and Easter season,
give an unexpected gift.....**

at an unexpected time.....

**Perform a random act of kindness in
memory of a loved one.**

**Steckley-Gooderham Funeral Home Minet's Point Road Chapel: (705) 721-1211
Steckley-Gooderham Funeral Home Worsley Street Chapel: (705) 721-9921**

