

CARP

CONNECTOR CHAPTER 36

Serving Barrie and
Surrounding Area

www.barriecarp.org



Winter Edition 2014

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Alma Bailey - Web Administrator
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Kelly Patterson - Newsletter Editor

Chapter 36 Meeting Schedule

January 20th - 6.30pm at Steckley-Gooderham Funeral Home, 201 Minet's
Point Road, Barrie (opposite Giant Tiger)

Guest Speaker: Listen Up! Canada and Iris - Experience Better Vision

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

Guest Speaker: Barrie Library

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 desti-
nations discussed)

* **Guests are welcome**

***Light refreshments are provided**

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

**NOTE: As of January 2015, all meetings will be held at the Minet's Point
location of Steckley Gooderham - 201 Minet's Point Rd, Barrie.**



Our laws have not kept pace with Canadian views on assisted death

If I cannot give consent to my own death, whose body is this? Who owns my life? Sue Rodriguez famously asked. The Supreme Court rejected her attempts to strike down the Criminal Code provisions making assisted suicide a crime, in large part because the prohibition was deemed to be consistent with Canadian values.

Twenty-one years later, as the top court prepares to revisit the issue, Ms. Rodriguez's whispered question has become a coast-to-coast shout. Our values have changed. So have our expectations. Our laws, and our lawmakers, have not kept pace.

As a new poll commissioned by Dying With Dignity Canada shows, the overwhelming majority of Canadians believe people should have the right to end their own lives, and they should be able to ask for assistance from a physician to do so.

The message in the poll is clear: We should no, we must do everything possible, medically and legally, to facilitate the right of people to die with dignity. What that means, first and foremost, is that we should be alleviating the pain

and minimizing the suffering of those who are dying.

About 250,000 people a year die in Canada, and most die in hospital and, depending on their life-threatening condition (cancer, heart disease, COPD, dementia, pneumonia, etc.) they do so in a fairly predictable manner. Everyone who dies of a terminal illness deserves good palliative care, and, generally speaking, we do a poor job of providing that care. That's not a reason to decriminalize assisted death; that's a reason to improve palliative care.

But, in some instances, the pain is unbearable; in others, the medical interventions merely prolong suffering rather than extending life.

What we do now is do pain relief as best we can, up to and including palliative sedation. Patients sign do-not-resuscitate (DNR) orders so, for example, if their heart or lungs stop working, cardiopulmonary resuscitation is not performed. Dying patients also routinely refuse food and water and starve themselves to death.

These are all passive forms of euthanasia (a loaded word that's best avoided). What striking down s. 241(b) of the Criminal Code, with its maximum sentence of 14 years in prison, would do is allow the accelerating of death, for example, with the injection of a combination of barbituates and muscle relaxants. Some argue that physicians should not be involved in accelerating death because their job is to heal, not kill. That's a false dichotomy: The role of physicians is to provide humane care. In exceptional circumstances, ending a persons suffering is appropriate medical care.

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CONNECTING WITH THE CHAIR



The first casualty of this fall, not even officially winter yet, was the cancellation and rescheduling of our 5th Annual General Meeting due to blizzard conditions on Nov. 18th. With a lot of hasty re-arranging we pulled it off on Nov. 20th with a respectable turnout and great entertainment provided by “Getting 2 Be a Habit” (Chris Ness and wife Janet). Thank you to Iris Optical for their contribution towards the food.

It was a busy fall with the successful wine tour in September, our flag raising at the waterfront and the CARP Conference at Head Office in October. Also the AGM in November and of course putting out our Newsletter. We really owe our editor, Kelly Patterson, huge cudos for the quality of The Carp Connector, which was recognized at the Conference when I was asked to speak about our Chapter and the success of the Newsletter. Conference allows all the Chapter Chairs from across Canada to meet and it is wonderful to hear of their endeavours and to discuss solutions for areas in which we might like to improve. You come away refreshed and full of encouragement.

Many of you may not be aware that we lobbied for and were successful in applying for a Senior’s Advisory Committee to the City of Barrie, which commenced this past March. As Chair of the Committee I reported on the Committee to the Mayor and City Council on Nov. 24. We hope that the new Council will approve continuation

of the Committee’s efforts towards making Barrie an Age-Friendly City as defined by the World Health Organization.

Also, in November our head office contacted me to consider adding Bradford members to our Chapter. Previously they had been part of the Georgian Bay Chapter and geographically this made no sense. We are honoured to have them join us and I hope they will find time to participate in some of our meetings and outings.

The Senior Housing Committee is having some success too, as we have commenced with a Registry (ICOR) standing for Innovative Co-housing Registry. This is a two page form indicating an expression of interest only, in living in a Co-housing home, either now or in the future. The registry is on an encrypted web site ensuring your privacy. You can find the form on our web site at www.barriecarp.org or call the office at (705) 252-4756.

We are dedicated to ensuring your Chapter is successful in contributing to your CARP membership and experience. The Board and I wish you good health and a wonderful Christmas Season.

See you next year,

Gwen Kavanagh
Chair, CARP Chapter 36



CARP Chapter 36...OUT AND ABOUT

Members of CARP Chapter 36 have been busy over the summer....In June we did our second annual luncheon and theatre trip on a gorgeous Sunday and ate our fill followed by royal entertainment.

The Sept. wine tour was very successful with a buffet lunch at Frankie Tomatoe's Restaurant, visits to two very different wineries (lots of sampling) and finally a stop at the White Feather General Store which was totally amazing.

The October 1st flag raising at the waterfront to celebrate CARP AWARENESS WEEK went off without a hitch and who can say no to coffee and cake in congenial company.

We ended October with CARP National Conference and the Zoomer show held at the Direct Energy Show in Toronto.

And finally, we celebrated our year end at our Annual General Meeting held at the City Hall Rotunda with great entertainment, punch and of course more food. Board member, John Rogers, rounded up some great draw prizes and CAA provided the grand prize of a luggage set.



CARP Chairs and Executive Members at the October CARP Conference

The principal fear with decriminalization is the slippery slope argument the notion that, without a law, we'll start injecting old people and those with physical, developmental and psychiatric disabilities willy-nilly.

Well, not all slopes are slippery.

What people want, and deserve, is control over their own bodies, their own lives. That is a fundamental right in a democratic society.

There have to be practical and reasonable limits to providing care which is why care is sometimes discontinued but no one is going to impose assisted death on anyone.

And the reality is, if assisted death is decriminalized, very few people will actually exercise the option.

What the experience from other jurisdictions, such as Oregon, the Netherlands and Switzerland, also tells us is that, where assisted death is legalized, palliative care services are excellent.

(Quebec's Bill 52, for example, allows physician-assisted death, if a number of strict conditions are met, but also makes palliative care at end-of-life a right.)

The likely reason is that when right-to-die legislation is proposed, it forces a societal debate to occur and underscores the importance of good end-of-life care.

In Canada, the who owns my life? debate is long overdue. It's a discussion that needs to happen in the courts, in Parliament and, above all, around all our kitchen tables.

CARP AWARENESS WEEK & FLAG RAISING

On Wednesday, October 1st, members and guests of Barrie CARP Chapter 36 met at the waterfront of Kempenfelt Bay, Barrie, Ontario to perform the annual flag raising to celebrate CARP AWARENESS WEEK. An enthusiastic crowd of people; Mayor Jeff Lehman and Councillor Alexander Nuttall joined the gathering to unfurl and raise the flag.

Prior to the raising, Chapter Chair Gwen Kavanagh welcomed the visitors and read the Mayor's proclamation. His Worship welcomed everyone and expressed his gratitude at being able to perform this duty annually. This is the third time we have joined together to raise the CARP flag.

When the ceremony was finished, we gathered at the Community Wholeness Centre, just up the street, and shared a special "CARP AWARENESS WEEK" cake with coffee and tea.



ADVERTORIAL

Living Green/ Environmental Action

Barrie is currently planning for a series of 'Life skills' workshops to take place winter months of 2014/2015.



It is premised on the fact that we have a significant population of seniors in our community with a wide range of basic skills that could be shared with other members of the community.

Skills relating to clothing/ fashion, food and nutrition, art and culture and commerce. Talents such as sewing, knitting, cooking, gardening, food preservation, appliance repairs, art, and financial skills are just a tiny portion of the vast wealth of knowledge stored in the collective minds of our seniors.

The list of skills is endless, but it also includes many basic talents which, while they were mainstays of previous generations, are no longer commonplace in our 'throw away and replace everything' society. But beyond that, the opportunity to share knowledge is a cornerstone to building a strong community.

Everyone wins when people come together to interact.

The 'Reskill Lifeskills' program has launched a website, www.reskillinstitute.com which will allow potential participants to see what is already scheduled and to register to share or learn skills in small workshops which may include as few as 1 or 2 students to allow for

personalized interaction.

All workshops will be free to local citizens and some transportation will be available to those who need assistance. Living Green is also planning to hold workshops in locations such as local retirement homes and senior's centres and churches that choose to participate.

Living Green operates a small clothing centre at 110 Dunlop St West 'Off The Rack' which will serve as a class setting for many workshops, especially those relating to designing, tailoring, repairing and repurposing of clothing.

The program needs seniors who wish to contribute and participate with all aspect. Teaching a skill, transporting participants to and from workshops (mileage paid) or helping moderate the website and just a few of the ways to get involved. The pilot project will run until March 2015. It is anticipated that some local schools will also participate connecting seniors with students.

Living Green/Environmental Action Barrie is a registered charity with a 25 year history of serving Barrie and Area. Previous projects and involvement include the Enviro-Recycle Depot, the low flow toilet program, home energy audits, the Barrie community gardens, Greenscreen, Fruitshare and Ecofest. The program is supported by funding from the Government of Canada New Horizons program.

If you feel you would like to contribute or just want to receive more information on this initiative, please contact Mike Fox at 705-721-7953 or mike@livinggreen.info





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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.

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Eliminate mandatory RRIF withdrawals which put Canadians at risk of outliving their money: CARP paper

CARP is calling on the federal finance minister to eliminate mandatory RRIF withdrawals which force seniors to draw down and pay tax on their retirement savings in increasing percentages until age 91 when their RRIF would be close to empty.

People are left with much reduced funds just when they have the greatest needs and given today's increased longevity, the RRIF rules put ever more people at risk of outliving their savings. [click here to read policy paper] There are 265,000 Canadians 90-plus today. The probability of reaching that age has doubled for women and tripled for men in the last two decades and together with the baby boom generation reaching these ages, the raw numbers of people living beyond 90 is expected to rise dramatically. By 2021, just 7 years from now, there is projected to be 355,000 Canadians 90-plus [including 80,000 over 95]. The RRIF rules are designed to reduce deferred savings room to almost zero at age 91. The withdrawn funds are taxed and the tax deferral room is lost (even with the modest TFSA option to reinvest \$5,500 of it tax free) making it more difficult to grow retirement savings. "Canadians

have few enough options to save and invest for their retirement as it is and the government should not be making it more difficult by forcing people to erode their savings and taxing them just when they should be trying to grow their savings for their later years when they could face serious expenses for medical care and other challenges. "RRIF withdrawals might have been good public policy in the 90s to deal with a government deficit and when longevity rates were lower, and investment returns much higher. Things have changed and it is no longer good policy with low returns, increased longevity and a projected government surplus. Used as directed, RRIF rules pose a material risk of Canadians outliving their savings and should be eliminated", said Susan Eng, VP, Advocacy for CARP. The counter-productive nature of the RRIF rules was shown in high relief during the market crash of 2008. RRIF withdrawals are calculated based on the asset value in January and most people would not withdraw until December, by which time share values had plunged by as much as 50% in 2008. Seniors then had to take out twice as many shares, thereby depleting their deferral room at an even faster pace, especially if they also needed to redeem additional shares to pay the tax. CARP members

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called for relief and were granted a 25% discount in the withdrawals



required for 2008 only. Canadians are not saving enough for their own retirement and there is growing concern that many will face considerable income insecurity in retirement.[i] Current rules mandating minimum yearly withdrawals from Registered Retirement Income Funds (RRIFs) compound the problem[ii] since Canadians who have retirement savings in Registered Retirement Savings Plans (RRSPs) are compelled under the current rules to draw down their savings starting at age 71 – when RRSPs must be converted to Registered Retirement Income Funds (RRIFs). These rules are designed to virtually empty out the RRIF by age 92, thereby placing many Canadians at risk of outliving their retirement savings given today's longevity rates. RRIF rules have not kept pace with increasing lifespans and time spent in retirement, declines in personal savings rates and reduced access to workplace pension plans. When the original RRIF rules and withdrawal rates were introduced in 1978 and then increased in 1992, lifespans and time spent in retirement were much shorter than today and Canadians on

average spent less time in retirement. RRIF holders now face considerable likelihood of running out of money in late stages of retirement. For further information, please contact: Sarah Park 416.607.2471 Director, Communications s.park@carp.ca Michael Nicin 416.607.2479 Director of Policy m.nicin@carp.ca Anna Sotnykova 416.607.2475 Media & Communications Coordinator a.sotnykova@carp.ca [i]Wolfson, Michael C., Projecting the Adequacy of Canadians' Retirement Incomes, IRPP April 2011: www.irpp.org/assets/Uploads/Wolfson-No17.pdf [ii] <http://www.carp.ca/wp-content/uploads/2014/10/Pension-Brief-Oct-2014.pdf>



JOHN'S JOKES

Submitted by John Rodgers,
Board Member and joke extraordinaire!

NEW YEAR'S ONE-LINERS:

My 2015 resolution is for everyone else to
gain the 50 pounds I refuse to lose.

My New Years Resolution is to break my
New Years Resolutions....That way I succeed
at something!

A New Year's resolution is something that
goes in one year and out the other.

My new year's resolution is to be more
optimistic by keeping my cup half-full with
either rum, vodka, or whiskey.

May all your troubles last as long as your
New Year resolutions.



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cate that you are from
CHAPTER 36
so that the royalties come
back to the chapter and bene-
fit you!



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.

MUCH ADO ABOUT NOTHINGNESS

By now you are probably overloaded with talk of politics and elections and politicians in general.

In fact, you are likely so sick of the topic, I have decided not to write about it.

Something a little lighter, I am thinking.

Perhaps you would like to hear my thoughts about the Jian Ghomeshi fiasco and the allegations of his sexual impropriety?

But I am thinking you are probably up to your eyeballs on that subject as well.

I could talk about the weather, but that is a little depressing what with the recent November chills.

So I have decided to write about my inability to open wine bottles and jars and packages.

No, I don't suffer from arthritis but I struggle every time I attempt to open or unravel something.

And let's not mention all the cuts on my fingers from that nasty foil on the wine bottle corks. And don't get me started on those "childproof" caps!

Not much more to say on this subject, I am afraid.

Oh dear, how am I going to fill a column of roughly 600 words?

I could bore you with my struggles on dressing and undressing myself. Why can't I have a personal lady's maid as they have in TV's *Downton Abbey*? Then I wouldn't have to wrestle with unreachable zippers or sweaters turned inside out or squeezing into my Spanx.

But surely, that wouldn't fill a column either.

Not one to be at a loss for words, I have decided to write about nothing.

But then I wonder, what is nothing?

Why, *Seinfeld*'s creators wrote a whole show on nothing in particular.

Nothing has great substance when you really think about it. It takes a lot of creative energy to fill your days with doing nothing in particular, as the TV show's characters appear to do.

In fact, man has been writing about nothing for centuries.

Plato, the classical Greek philosopher in *The Republic*, pens, "I am the wisest man alive, for I know one thing, and that is that I know nothing."

In Leo Tolstoy's Russian tome, *War and Peace*, he writes, "We can know only that we know nothing. And that is the highest degree of human wisdom." And the flamboyant writer Oscar Wilde muses, "I love to talk about nothing. It's the only thing I know anything about."

I think I am onto something...

To continue, what would have happened if George Harrison had composed his hit song *Something* and named it *Nothing* instead.

John Lennon penned "Strawberry Fields... nothing is real." Worked for him.

Billy Preston sang, "Nothing from nothing leaves nothing" – the mantra of an entire generation.

How could we answer all those important questions such as "Whatchya doin? Nothin'." "What's wrong? Nothin'."

In philosophical terms, nihilism means that nothing has real meaning. The German philosopher Nietzsche wrote about it anyway.

But then, who really cares as worrying about it is much ado about nothing!

Politics, the CBC, stormy weather and my ineptitude notwithstanding, I think the eccentric writer Charles Bukowski

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