

PRESIDENT'S MESSAGE

NOVEMBER 2008

MARIE M. SMITH

November is always said to be the darkest month as the snow hasn't arrived to brighten our landscape. If the snow stays away it is easier to start our Christmas shopping and not have to rush in snowy December.

Rather than putting Seniors Homeowners Property Tax grant in my message, you can find it further along in the Voice. Be sure to read it so you can get your return.

If you are 65 or over, lived in Canada for at least 10 years after turning 18, and are a Canadian citizen or legal resident of Canada, you should apply for the Old Age Security (OAS) pension. If you are eligible for OAS pension and have little or no income you should apply for the Guaranteed Income Supplement (GIS). Because GIS is based on marital status and income, you may qualify now even if you did not qualify in a previous year. If you are 60 to 64 and your spouse or common-law partner receives OAS pension and is eligible for the GIS, you should apply for the allowance. If you are 60 to 64 have a low income and your spouse or common-law partner has died, you should apply for the Allowance for the Survivor. These benefits are NOT provided automatically, you must apply for them.

Contact number is: 1.800.277.9914 for TTY users 1.800.255.4768.

Service Canada, P O Box 8522, Ottawa, ON K1G 3H9

You must renew your Guaranteed Income Supplement Allowance or Allowance for the Survivor benefit every year simply by filing an income tax return by April 30th. Don't forget to use your Tax-Free Savings Account (TFSA). Starting in 2009 if you are 18 or older you can contribute up to \$5,000 annually to a TFSA with unused room being carried forward. This information was in a previous *Voice*.

I have been asked several times how this down market is affecting our seniors. I haven't heard anything from seniors but hopefully you are sitting tight until the market improves and survive on your OAS and CPP pensions. This was the advice I was given so if you have better suggestions please let all seniors know in our *Voice*.



If you have to find a residence for a mother, father or spouse it can be daunting and distressing. Here are a few suggestions to consider:

You must apply to Community Care Access Centre (CCAC) to put a loved one in long term care, so plan early to get their name on their list even if you aren't going to use it right away.

Consider:

- Is it close to family members?
- Is it culturally sensitive?
- What type of food is served?
- Is there any particular religious affiliation?
- What personal care routines are in place?
- How old is the facility?
- What extra do you have to pay for?
- How many staff do they have to look after the residence?
- Is there a registered nurse on 24 hour duty?
- Ask your doctor his/her opinion of the facility
- Word of mouth is the best form of recommendation

Take the future resident to the facility to visit and speak with the residents and their family members. It is also important to find out if there is a residents' council. If there is a residents' council, the families and the residents have a say in what goes on at that facility. The facility should be close to the primary caregiver to ensure that the family stays well connected, especially during the winter months and until every one adjusts to the new situation. This is not an easy task as you would much rather have your loved one in their home if at all possible. Staying in their own home sometime isn't possible due to the seriousness of the condition of the loved one and the caretakers own health.

It has been a busy fun filled fall with visits to your clubs and doing the federal resolutions. I want to thank our board members for visiting clubs when I was away at the National Pensioners convention – Thank You.

*Enjoy each day
and
God bless.*

