

ACA News



Advocacy

Alberta Council on Aging

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Mission Statement

Our mission is to improve the quality of life for seniors and encourage their participation in all aspects of community by educating seniors and the public and by advising government.

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Alberta Council on Aging

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Interviews

Donna Durand

Annual Report and Strategic Plan

Contact us for a copy or visit our website:

www.acaging.ca

Views expressed in this publication do not necessarily reflect those of the Alberta Council on Aging.

The council reserves the right to condense, rewrite, and reject material.

Members may request an electronic newsletter.

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The Alberta Council on Aging Board of Directors is seeking representation for Regions 3 and 8.

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President's Report

A Positive Outlook

Fred Olsen

My first column and, WOW - what a wonderful and interesting time to be a senior in Alberta!

I would like to thank our members for placing your trust in me to lead this great organization. I also thank past president Gary Pool for all his

hard work in leading us to this point.

Welcome to Gail Hiller as Treasurer and as a Director of Region 4.

We are making strides in following our mandate: our core programs are being presented in many communities and our publications are widely distributed; our new Fraud Recognition program kit is ready; and we are getting more calls for information and invitations to sit on panels about seniors concerns.

We have had direct contact with the new

Minister of Seniors, Honourable Jeff Johnson and we look forward to working together. Region 2 has expressed interest in developing a response to Premier Jim Prentice's request for feedback regarding Rural Health Services for seniors.

Our Health and Housing Committee thanks Diana Anderson for re-establishing this important committee and for the excellent work she contributed. Unfortunately, Diana has found it necessary to resign as chair. I have appointed Bruce West who has many years of working with within seniors related programs.

Over the next year it is my intention to reach out to many communities of Alberta and talk to seniors. I look forward to meeting you face to face and hearing about what helps provide quality in your life.

In closing, I invite seniors to make contact with me so we can discuss your concerns, needs and solutions and bring them forward in our discussions with all levels of government.

To quote Star Trek's Spock: live long and prosper.

Fred Olsen, President

Interesting Facts About Alberta

- Alberta's population grew by 3.5 per cent in 2013—triple the national average—surpassing the four million mark for the first time.
- A newborn baby girl in Alberta is expected to live for nearly 84 years on average, whereas newborn boys are expected to live for almost 80 years.
- The average monthly rent for a two-bedroom apartment ranges from \$739 in Medicine Hat to \$2,061 in Fort McMurray.
- Alberta workers enjoyed the highest average weekly earnings (\$1,108.01) in 2013 – 22 per cent above the national average.
- During the past decade, Alberta produced about one-third of the nation's wheat, slightly more than one-third of the canola crop and almost half of the barley crop.
- In 2013, almost half of Albertans who volunteered chose to contribute to sports and recreation activities by coaching a team, or organizing sporting and recreational events.

Executive Director's Report

Advocacy : Active Support



Donna Durand

I had been advised at the onset of coming to work with the council: be careful with the word **advocacy**. Within our organization we struggle to agree on whether or not we are advocates and if so, whether or not we are successful in our efforts. So we worry...

Can a non-profit organization, such as the Alberta Council on Aging, get itself into trouble as it works to effect change in the quality of life for older persons? Could following the mandate of the council be a threat to charitable status? Do the ways we go about our efforts to advocate (actively support) define whether we are lobbyists, activists or advocates?

Activism has the appearance of insistence rather than collaboration, and while there is clearly a time and place for that particular stance, we live out our mandate in part through our programs and publications.

In our Strategic Plan under our Current Priorities refer to the legislation "Protection for Persons in Care". We question why this legislation applies only to publicly funded facilities, rather than to

all seniors receiving care whether private, public or home care. Causing a change of this nature will likely mean raising awareness and lobbying. We want policy makers to see that legislation needs to be about people first, not programs or systems.

To have a closer look at advocacy we are interviewing community leaders to see how they advocate for older persons.

We are pleased to be partnering with the student group Enactus, SAIT, to bring the Financial Literacy for Seniors Program: Recognizing Fraud to communities. This work has been funded by the New Horizon Grant. If you are interested in becoming a volunteer presenter or would like an information booklet please contact us.

We are also revising the Helping Hands manual on elder abuse response as part of the Safety for Seniors series. Many thanks to the students, advisors and council members who have worked with us to ensure our publications and program delivery are excellent and well aligned with Senior Friendly™ principles: easy to see, to hear, to understand, to use!

How may we advocate for you? How are you advocating to improve the quality of life for an older person? How do you define the quality of your life? We would love to hear your views.

Respectfully yours,
Donna Durand

Working to improve the quality of life for seniors

In My Opinion: Alberta Seniors Property Tax Deferral Program

By Fred Olsen

The Alberta Seniors Tax Deferral Program is an Alberta government program to replace the Seniors School Tax rebate.

If you are a senior home owner, with the required equity in your primary residence, and your property is free of other financial encumbrances you may be eligible. Some mobile home owners may also be considered.

Once your application has been approved, a caveat (cautionary detail) will be attached to your Land Title file and you will receive written notice. The program will then pay your municipal taxes, possibly including arrears and penalties.

When a senior who has a property tax deferral loan passes away, the full amount of the loan, and any accrued interest will become due. However, the Tax Deferral Loan may continue if the surviving spouse/partner is:

- 55 years or older
- A registered owner of the primary residence
- Living in the residence before their spouse/partner passed away
- Continuing to reside in the primary residence

Your property tax deferral loan would become due if you: sell your primary residence; are no longer a registered owner; or, your home is no longer your primary residence.

Note: Participants may choose to repay all or part of the deferred taxes and interest at any time without penalty, however, payments to your tax deferral plan will apply to interest first.

Advantages

- If you are having difficulties financially and need some time to organize your finances this program may help
- The program allows you to defer the property tax on your home, in the event that you need the flexibility to use that money for a large purchase

Disadvantages

- This is a loan and it has all the attached risks associated with that - including the possibility of a variable interest rate
- There are conditions on this loan, and you or your heirs will be responsible for the taxes as well as the accumulated interest

This program is a deferral of property taxes, and comes with some associated risks. If you are considering applying for the program consult a financial expert as a first step.

Information can be found through the Alberta Government website or by calling Alberta Supports

<http://is.gd/seniorstaxdeferral>

Alberta Supports: 1.877.644.9992



Grow old along with me! The best is yet to be.

-Robert Browning

Nadia Willigar : Advocating for Friends and Family



Nadia Willigar

People with failing health may not see their own needs the same way others do, and they may resist change and assistance. As an advocate

you must listen to their wishes, support them from where they are and encourage them to learn how to proceed. It is important that advocates know how to negotiate with the person they are caring for, as well as the extended support team.

Person Centered Care

As I reflect on some of the situations I found myself in with my parents, close friends and my husband I see that some decisions were based on adhering to routines and medical procedures, versus the person's ultimate comfort.

Searching for water

My father spent his end days longing for water - a basic need. While in continuing care he was flagged for restricted fluids due to congestive heart failure. Looking back, knowing that he was terminally ill, why not let him stay hydrated and comfortable and introduce an alternate therapy to help his circulation? Even though the intent of the medical staff was to protect him, Dad physically injured himself trying to get to a drink of water. I wish we had let him be comfortable for 10 days, rather than uncomfortable for 30 days.

We had to sign a form assuming all responsibility if we gave Dad something outside of his limited

diet of thickened fluids and puree foods. On one occasion we gave him ice cream and he had such a look of ecstasy on his face. Of course we worried that it might produce mucus that would become too much for him - but in hindsight, we chose to give Dad an enjoyable moment and I can't regret that.

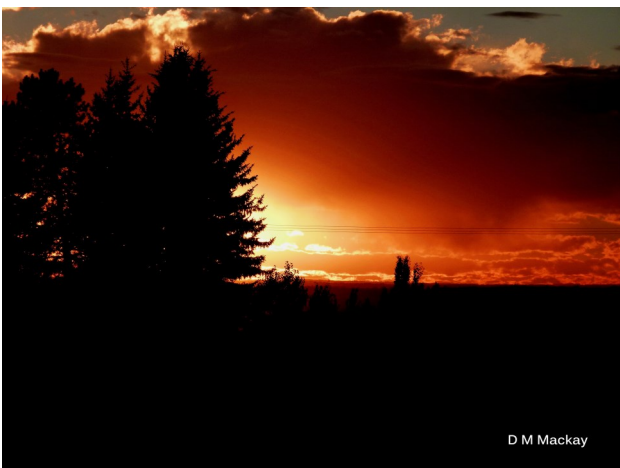
My Mom did not favor the food in the facilities she lived in for her last years. I contradicted my Mother when she complained about the meals. I would try to reason with her even though she was not satisfied, I could have said, "This must be tough for you, you never did use sauces" or "How would you prepare this?". As a family we made an effort to have her over for meals, and we brought her treats and included her in our activities. As an advocate you must reconcile that you cannot always change everything but you can work toward enjoyable moments.

Family as a team

My siblings communicated by email and phone and made decisions based on talking to our parents and medical people. We responded to what needed to be done according to our own skillsets, areas of knowledge and availability. Relationships within a family should not be saved for crisis - a functioning team is resilient enough to weather many stressful circumstances. I have a big family and we all played a part in taking care of our loved ones. I think about people who have no one, for whatever reason. Could you be their advocate?



To be continued next issue - **You are not the boss of me** - providing advocacy for a fiercely independent friend, and **In the Moment** - caring for Nadia's life partner.



In Flanders Fields

By Lieutenant Colonel John McCrae

In Flanders fields the poppies blow
Between the crosses, row on row,
That mark our place; and in the sky
The larks, still bravely singing fly
Scarce heard amid the guns below.

We are the Dead. Short days ago
We lived, felt dawn, saw sunset glow,
Loved, and were loved, and now we lie
In Flanders fields.

Take up our quarrel with the foe;
To you from failing hands we throw
The torch; be yours to hold it high.
If ye break faith with us who die
We shall not sleep, though poppies grow
In Flanders fields.



The Alberta Council on Aging deeply
respects everyone who has served or is
serving in our armed forces.

Information from Johnsons Inc.

Travel Advisories and Sanctions

How they Impact your Travel Insurance

Travel insurance is always a necessity when travelling, but is even more so depending on the safety of your destination. If your destination of choice has a travel warning or sanction, it might be best to reconsider your plans because in the event of an emergency you might not be fully covered.

Travel advisories and sanctions can affect your travel insurance. Here's what you need to know:

What are Travel Advisories/Sanctions?

Travel advisories are regulated by the government, advising people of the countries and regions that should be avoided for "all travel" or "non-essential travel." The guidelines around sanctions are the same as travel advisories – travel insurance will not cover anything that would breach economic, financial, or trade sanctions.

What are the Limitations for a Trip?

Here are common insurance limitations around travel advisories/sanctions:

- If a travel advisory comes in effect **before** your departure date, your travel insurance may not provide any coverage in a country or region that has been identified in the advisory as a place to avoid all travel or non-essential

travel. This is the case with the majority of insurance companies.

- If the travel advisory is placed when you are already in the issued country or region, you will be covered, but in most cases insurance companies will give you a set amount of time to evacuate, such as 10 days, or a period that is reasonably necessary for you to safely leave.

What You Can do to Make Sure You're Covered?

- Before booking your trip, and once or twice before you leave, take a look at the following sites to make sure that the place you want to visit isn't affected.

Canadian Government Travel Advisories:

www.travel.gc.ca/travelling/advisories

Canadian Government Current Sanctions:

www.international.gc.ca/sanctions/current_sanctions_actuelles.aspx?lang=eng

Follow the Travel Section of the Government of Canada on Twitter for travel advisories. They provide updates on where you shouldn't travel and remind you to check for travel warnings before your departure date.

Speak to your insurance representative about your policy to make sure your travels are as safe as possible.



Gary Pool on vacation in Tubac, Arizona

Summary of Activities

What Has the Alberta Council on Aging Been Doing?

Partnerships

- Project review with SCiP intern working on Elder Abuse Recognition manual revision
- Project review with Enactus, SAIT working on Financial Literacy for Seniors under New Horizon Grant
- Public presentation and Train the Trainers on Fraud Recognition at the Hub on Ross in Red Deer

Senior Friendly™

- Delivered fourth Edmonton Senior Friendly™ Program train the trainer's workshop June 26
- Agreement with College of Atlantic to upgrade use of Senior Friendly™ Program revision in tourism course

Fund Development

- Cleared up CIP Project based grant reports from 2004/5
- Re-submitted CIP project based grant proposal for Community Outreach
- Meetings with care and travel company regarding potential sponsorship and joint program delivery
- Held Casino September

Memberships

- Processing Renewals for 2015 memberships as they are coming in on a steady basis
- Preparing for membership renewal campaign

Government

- Attended a meeting with minister of state and minister of health on financial literacy for seniors
- Letter of welcome and orientation packages to Premier Elect Jim Prentice and Minister of Seniors Jeff Johnson

- Joined telephone press conference for release of Auditor General's October 2014 Report

Communications

- Articles What is Senior Friendly™? and Empowering Seniors published in Canadian Pensioners Concerned, Toronto
- Financial Literacy for Seniors: Recognizing Fraud booklet contents published in SAGE November/December newsletter
- Pre-production of Fraud Recognition toolkits
- Submitted to present at Face It : Elder Abuse Happens Conference May 2015 in Calgary
- Request to Office of Statistics and Information for current statistics on seniors in Alberta - very little information available on updated Alberta Official Statistics Report

Community

- Participated in the Generations Aware workshop on Elder Abuse and Vision Loss with the CNIB
- Attended Region 5's Annual General Meeting

Feedback from our Members

- Questionnaires about health status from insurance claims should be standardized
- Confusing and upsetting house-calls from an Edmonton funeral home. Our member felt strong-armed to put a deposit down for plans for her future burial.
- Lack of transportation options from rural locations into cities
 - Vehicles used to transport patients to the city could also transport community members

Regional Reports

Region 1 (North West Alberta)

John Cabral - Seniors' Advocate was the only speaker to confirm attendance for our Annual General Meeting. We would have liked at least one more speaker, hence the executive decided to reschedule this AGM and information session, for late winter.

Respectfully submitted by Yvonne Dickson

Region 2 (North East Alberta)

On Sept. 14th Region 2 provided lunch for the Grandparents Day Walk with the Camp Whitney Society. It was a lovely day that included musical performances by members of the Fakely family and Olivia Rose Leaf. The \$4,300 raised by the lunch was given to: the Pioneer Lodge Senior Center for utilities; the Heritage Lodge to help pay for the Handi-Van which takes seniors to doctor appointments and Camp Whitney to help make their facility Age Friendly.

Our meeting, held in Bonnyville, had 40 members from surrounding communities. We received information about the Seniors Programs that are now accessed through Alberta Supports. A guest speaker talked about ambulance services.

Concerns expressed by our members included the lack of suitable and affordable housing available to seniors in areas that have almost 100% occupancy. They also stressed a lack of transportation in rural areas.

Respectfully submitted by Donna Chamberland

Region 4 (Edmonton and Area)

I would like to welcome Gail Hiller as the new Alternate Director for Region 4.

September has been a very busy month. On the 14th and 15th we provided volunteers for a casino which went off without a hitch. In addition to the many volunteers from Region 4, we also had a number of volunteers from Region 9. I would personally like to thank those who volunteered, including the back-ups. The level of response we had made scheduling very smooth. In mid-November we will find out what our proceeds are.

We remain active in the Seniors Task Force co-ordinated through Public Interest Alberta. In the past few months our focus has been on developing a position paper "Long Term Care". Access to Long Term Care and various problems with Long Term Care administration are a significant concern of all the seniors groups involved with the task force. Our intent is to share the paper with the new Premier, Health Minister and Minister of Seniors by early November.

The two Region 4 directors (Gail Hiller and myself) staffed a table at the recent Seniors' Housing Forum organized by the Seniors Association of Greater Edmonton (SAGE) and held at the Central Lions Club. We provided information and discussed items with the 200 to 300 of the seniors and pre-seniors who attended the forum.

Respectfully submitted by Gary Pool

Aging is not lost youth but a new stage of opportunity and strength.

-Betty Friedan

Region 5 (Central Alberta)

Region 5 hosted their 3rd Annual Pancake Breakfast held in conjunction with Senior's Week on Friday, June 6 at the Golden Circle Senior Resource Centre in Red Deer. Over 300 breakfasts were served to an enthusiastic crowd.

Four board meetings were held over the summer, with reports on family care clinic development, Age Friendly Red Deer, an initiative of the City of Red Deer's social action plan, dialysis unit bed shortages at the Red Deer Regional Hospital Centre, and improvements to the operation of the City's action bus service.

The annual general meeting (AGM) of Region 5 will be held October 7 at the Golden Circle. The guest speaker is Nancy Guebert, Senior Operating Officer for the Rockyview General Hospital in Calgary. She is currently the co-lead for the Alberta Health Services Continuing Care Resolution Team, reporting to the CEO of Alberta Health Services. The team was developed to ensure patients and families receive appropriate, timely continuing care placement and care in public and privately-operated continuing care facilities.

Respectfully submitted by Ron Rose

Region 9 (East Central)

Very little activity this quarter; summer seems to slow things down. Some phone calls were made to former members.

There was one regional executive meeting. No one has come forward to fill the vacant secretary or president positions.

I attended two meetings of the Wainwright Seniors Support Group. This Group meets bi-monthly to discuss what is available in the area of supports for seniors. Bed access and availability in Long Term Care, Continuing Care and lodges. Home Care and geriatric care are also discussed.

Family and Community Support Services (FCSS) is also represented and reports on various seniors services, from tax preparation to house keeping.

Respectfully submitted by Fred Olsen

With tropical forests in danger
I vow with all beings
To raise hell with the people responsible
And slash my consumption of trees.

-Robert Aitken

**Harvest on the Prairie**

All things are symbols: the external shows
Of Nature have their image in the mind,
As flowers and fruits and falling of the leaves;
The song-birds leave us at the summer's close,
Only the empty nests are left behind,
And pippings of the quail among the sheaves.

From 'The Harvest Moon' by Henry Wadsworth Longfellow

Pramila Sinha : A Seniors' Advocate for Health and Wellbeing

What are your thoughts on anti-aging?

We always seem to think that the grass is greener on the other side; we tend to get pulled in by all the persuasion of false appearances - that we should look like spring chickens. But the truth is we don't want to look the same age as our children. We want to cultivate inner beauty, and ease of motion; to be comfortable as we age.

I think it is a type of agism to focus only on outer appearance. I forget sometimes, but I always manage to bring myself back to centre. I enjoyed my teenage years, I enjoyed middle age, and now I will enjoy my later life.

Mainly we must face that we don't have control, a set date or time for either birth or death. We do, however, have control over what footprints we leave. Does focusing on looking younger contribute what I want to be contributing? If I have no sense of responsibility for how I age, how does that impact on others?

Personally, I define aging graciously as accepting that I am aging, yet still being dedicated to being active mentally and physically each day. I also embrace the role of leadership as an elder. When my husband and I became yoga instructors it was partly because we wanted to advocate for the health and well being of older persons, and teach strategies to help with that.

How do you strike a balance between caring for yourself and caring for others?

Self-advocacy is also key. When you're feeling down, have an illness or an injury - before anything can change or get better - you have to take care of yourself. You have to find support systems that will help you by advocating for yourself. Each of us has a responsibility to care

for our own body and mind, but we do need help and we have to be prepared to ask for help.

It is this need for help that increases, for many people, as they age. However, even if someone is helping us they do not have the right to overpower us. Decision making must be respectful, shared and not static.

In some cases people offer help where it isn't needed. For example; a person is walking along with their cane. The first thought should not be "Oh, poor her." She's walking with a cane, but she is walking. She has chosen to not fall, there is no need for pity.

Find your own centre and lean on it.

-Emily Murphy

When I was young a close friend of mine got cancer; so the other children and I all ran to her, as if she could do nothing without our help. The first thing she said was "I do not want any sympathy! I want to celebrate that I have lived! I do not want to spend the time I have with all of you pitying me." Some of the friends felt like this was arrogance, and some of us admired her for the courage and strength she showed. When she did need help she asked for it, but she wanted to be the one choosing what help she received and what she could do on her own.

The reality is to truly help someone you need to respect their space and their wishes, and also extend your compassionate and loving care without judgement. To just 'be there' for them. This is a part of yoga, but for me I learned it by interacting with my grandmother and great grandmother, who lived with us.



Pramila and her husband Shall began teaching yoga in 2012.

In today's world older persons tend to think that they would be a burden to their families, but my grandmother and great grandmother would not have agreed. As we shared the family home we learned from their independence, wisdom, and their experiences.

Their influence was so strong that when I was new to Canada I decided to volunteer at a care home. One of the residents told me to go away, that she didn't need my help. I replied "Oh, but I need you!". She hadn't realised that I was alone in this country, that I missed my family and that I wanted to benefit from her wisdom and experience. Once she felt that she was needed her perspective changed, and we became close.

Unfortunately, sometimes we forget what older persons have to offer; we forget that they raised us, worked as teachers, social workers, doctors, business people and labourers.

We forget to see them as how they were, and only see their challenges. When we have this view we miss out on so much, and we forget they still have a lot to give.

What we need to do, as a society, is see older persons as human beings first, then seniors, then as an aunt or uncle - but first as people. They need that, we all need that.

How do you advocate as an educator?

When my husband and I are teaching yoga to seniors we know we are teaching a group of people with individual strengths and challenges. Somebody may have had a hip replacement or knee replacement, somebody may be going through cancer treatment, or may be diabetic.

What we teach is adapted to each person, so we watch them and help them modify the activities. We tell them "Celebrate what your body can do with the proper support and practice. Don't worry about anyone else. We all have our own challenges and successes."

It is amazing what seniors are doing now that they never used to do – yoga, zip lining, hot air ballooning, sky diving! This is what seniors need to be doing; participating in their lives and taking action. Not just in the large things, but in the small areas as well. Expressing themselves in all areas of their lives, finding people to work with who will listen and help find a solution.

To encourage my students in their self esteem I tell them "Look in the mirror, to meet your own eyes and say simply 'Hey beautiful. I love you.' Repeat that to yourself, don't worry about the wrinkles or your hair, just look into your eyes and take the time to love yourself."

Now, my students meet me at the door saying **"Hey beautiful, I love you."**

Seasonal Recipes

Warm Couscous with Roasted Fall Vegetables

- 4 cups squash or sweet potato - cubed
- 1 red onion - chopped
- 2 cloves garlic - minced
- 2 Tablespoons olive oil
- 1 cup cooked chickpeas or kidney beans
- 1/2 cup red pepper - diced
- 1 1/2 cups vegetable stock
- 1 teaspoon ground cumin
- 1 cup couscous
- 1/2 cup peas
- 1/4 cup white wine vinegar
- 1/4 cup vegetable oil
- 1 teaspoon dried oregano
- 3/4 teaspoon salt
- Pinch of cayenne pepper
- 1/2 cup chopped parsley or coriander

1. In a 9x13 pan toss the squash, onion, garlic and olive oil. Roast at 400F for 20 minutes.
2. Transfer to a large bowl, add the chickpeas and red pepper.
3. In a saucepan bring stock and cumin to a boil. Stir in the peas and couscous.
4. Remove from heat, cover and let stand for 5 minutes.
5. Uncover and fluff with a fork, then sprinkle over squash.
6. Add remaining ingredients, toss and serve.

Granny Bread



- 1 teaspoon baking soda
- 1/2 cup molasses
- 1 cup plain yogurt
- 1/2 cup milk
- 1/2 cup raisins or cranberries
- 1 1/2 cups bran
- 1/2 cup seeds (sunflower, flax, sesame, etc.)
- 1 1/2 cups flour

1. Preheat your oven to 300F and grease a bread pan.
2. Dissolve the baking soda into the molasses. Add yogurt and mix well.
3. Add in raisins, bran, and seeds.
4. Fold in the flour gently, until just combined.
5. Pour mix into the bread pan and bake 45 minutes, or until a toothpick inserted into the centre comes out clean.

8 Recommended Foods for Health

1. Berries are loaded with antioxidants
2. Brassicas, such as broccoli and kale, have minerals and nutrients
3. Cold-water fish (such as salmon and sardines) are rich in omega oils
4. Almonds are a calcium and protein rich snack
5. Garlic and onions are great for your heart
6. Whole grains support good cholesterol levels, digestive health, and heart health

7. Lemons and limes can help fight disease
8. Dark chocolate is high in anti-oxidants

Antioxidants are man-made or natural substances that may prevent or delay some types of cell damage. Vegetables and fruits are rich sources of antioxidants. There is good evidence that eating a diet with lots of vegetables and fruits is healthy and lowers risks of certain diseases.

Seminars by Enactus Group Students Help Protect Seniors

Dedicated to making a difference within the community, Enactus is an international organization made up of student, academic and business leaders. The SAIT chapter focuses on financial education.

Members of Enactus have been visiting care facilities over the past several months to teach seniors how to recognize and prevent fraud.

"There is a high likelihood of fraud in the senior demographic," says Alexandra Lowe, the project manager for the seminars. "Every year, seniors lose the largest amount of money to scams. We wanted to do our part to help protect people from financial fraud."

According to the Canadian Anti-Fraud Centre, over 13,000 Canadians lost more than \$57 million to "mass marketing" scams in 2013. It is estimated, though, that only a small fraction of consumer fraud is actually reported.

Telemarketing cons are only one type of fraud. The SAIT students discuss many types of fraud such as telemarketing, identity theft, internet scams and power of attorney fraud.

It is power of attorney fraud that Joanne Marcom, a social worker who attended one of the seminars, says is the most common in her area of work. "We tend to see instances of financial abuse; a family member who has access to the resident's bank account and uses it to pay their own bills, rather than the resident's accommodation charges." Once brought to the

attention of social workers the issue can be resolved by working with government agencies.

"The vast majority of family members are honest, caring people who strive to meet the needs of elderly loved ones. But, it does happen on occasion unfortunately," says Marcom.

The next step for the Enactus senior fraud prevention group is to book seminars with the baby boomer demographic.

"We had seminar attendees who were victims of fraud," says Lowe. "Those who had been targeted said they wished they had heard the seminar information earlier in their lives."

At the end of the day, the goal of the senior fraud prevention project is education — for people of any age. Lowe, and the rest of SAIT's Enactus group, hope that the next time someone asks for their credit card information over the phone, they remember the presentation and immediately hang up.



**To report elder abuse or for more information,
contact the Family Violence Information line 310.1818**

Strengthening Senior's Financial Literacy

By Connie-Marie Riedlhuber

I had the pleasure of attending a consultation session June 27 hosted by Momentum* in Calgary with the Minister of State (Finance) Kevin Sorenson and Minister of State (Seniors) Alice Wong on strengthening seniors' financial literacy. The Government of Canada is leading the development of a National Strategy on Financial Literacy, with the goal of strengthening Canadians' knowledge, skills, and confidence to make responsible financial decisions throughout their lives.

The first phase of the National Strategy will focus on seniors, who have been identified among the priority groups for this initiative. The feedback that the government received will help to finalize a comprehensive seniors financial literacy strategy for all Canadians. Following a review, the Financial Consumer Agency (FCAC) will publish the Seniors' Financial Literacy Strategy in the fall of 2014. A National Conference on Financial Literacy will bring together experts and organizations interested in financial literacy to share knowledge and best practices that will help develop the National Strategy.

Upon reviewing the document [Toward a National Strategy for Financial Literacy – Phase 1: Strengthening Seniors Financial Literacy](#) facts were presented that show Canada's population of people aged 65 and older is growing and by 2036 will account for close to 25% of the population. Seniors represented 15.3% in 2013 so the demand for support services will most likely rise.

Seniors today are considerably different than 30 years ago and many face life events that challenge them financially. Job loss may lead to starting another career in later years, fraud or financial abuse is evident and, with increasing

disability rates, many cope with illness or other difficulties affecting their retirement years.

Feedback from attendees at the consultation session was that already there are many financial literacy programs and services in place. The greatest challenge appears to be getting seniors to access those services. Is it too difficult to access services and what can we do to change that?

An example of some of the services available include Calgary Seniors Resource Centre's Senior Connect program which has existed since 1995 when three organizations came together to serve seniors better. The agency provides a variety of innovative programs and services to seniors throughout the city with the goal to end senior isolation and help seniors remain safe and independent in their homes as long as possible. They provide information and assistance with transportation, social support, housing, critical needs and benefits.

***Momentum**

Momentum is a non-profit organization that provides Financial Literacy Programs. Workshops are designed for those with low income, people with mental health challenges or those in a housing crisis.

Money Mentors

Money Mentors is a non-profit organization that has six offices across Alberta. Their mission is to educate Albertans on personal money management and the wise use of credit. Also, they provide alternatives for families and individuals facing financial crisis and provide the Orderly Payment of Debt program (government contract).

Legal Guidance in Alberta

Legal Guidance in Alberta provides assistance with power of attorney and advance care planning options and many of the Canadian Banking Institutions provide Retirement Planning services and seminars.

The discussion during the session included concerns that many seniors live without family nearby and in isolation which indicates a strong need for support. It was also indicated that adult children are the biggest perpetrators of financial abuse, a message we need to deliver. We also consider it taboo to talk about money in families.

Unfortunately, many financial literacy programs go unattended because people don't want to be identified as having financial difficulties.

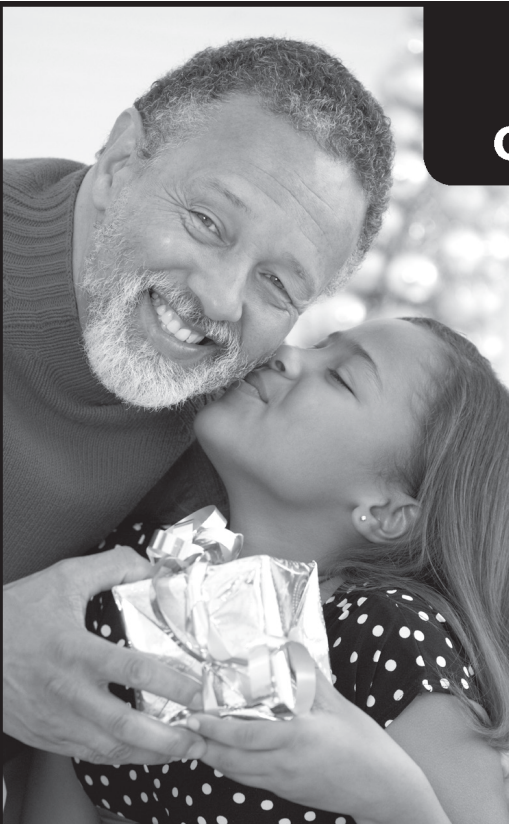
The goals of the Seniors Financial Literacy Strategy are clear:

- Engage more Canadians in preparing financially for their senior years
- Empower seniors to plan and manage their financial affairs
- Improve understanding of public benefits for seniors
- Increase tools to combat financial abuse of seniors

Alberta Council on Aging has expressed interest in continuing discussions with both Ministers of State Kevin Sorenson and Alice Wong.



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Health and Housing Committee Update

Replacing Diana Anderson, Yolande Cadrin, Wendy Armstrong and Gary Pool are Dr. Lisa Cranley, David Bougher, Nadia Willigar, Dr. Duncan Robertson and Fred Olsen.

The committee's first paper, Seeking Solutions to Meeting the Challenges of Health and Housing Programs for Albertan Seniors, has been widely circulated from the Senior's Task Force to the Premier Elect Jim Prentice.

Alberta Health Services should implement the **person-centred model of care**, rather than continue with the "siloe" results-based management model of programming.

-Seeking Solutions Position Paper

The former associate minister of seniors Dave Quest reviewed the paper with us in a face to face meeting. The committee has agreed to ensure that the paper remains current. When we met in the spring we were concerned with incidences of family and friends being banned from care facilities as announced by media. We decided to give more thought to the process of conflict resolution and make recommendations.

Alberta Health Services has since created a continuing care resolution team and we look forward to knowing more about this team as their work gets underway.

Our goal is to have well-rounded discussions and utilize comprehensive research on challenges and successes in health and housing for seniors.

We will meet early December to prepare an agenda as we meet with new government representatives.

We need to ensure that the rights of all persons in care are protected. At present the Protections for Persons in Care Act is applicable only to those living in publicly funded facilities. We would recommend that homecare and private care setting come under the same legislation.

-Seeking Solutions Position Paper

For a copy of the Seeking Solutions position paper or to share comments, concerns or suggestions please contact the Alberta Council on Aging.



Health and Housing Committee Membership 2014-2015

Bruce West	- retired government employee and retired Executive Director of Continuing Care Association
Dr. Lisa Cranley	- representative Alberta Association on Gerontology and professor of nursing
David Bougher	- retired pharmacist, government policy
Irene Martin	- Executive Director of Alberta Senior Citizen Housing Association
Theresa McNamara	- rural front line nurse, Alberta Health Services
Dr. Duncan Robertson	- Geriatrician, Senior Medical Director, Strategic Clinical Network Seniors Health
Nadia Willigar	- family and community member representative
Fred Olsen	- President, Alberta Council on Aging
Donna Durand	- Executive Director, Alberta Council on Aging

Alberta Council on Aging Membership Survey

The Board of Directors would like to check in with our members. We want to see how you feel about the actions we have been taking and hear what suggestions you might have for our future. Please help us by filling out this survey and sending it to our office.

Mission Statement

Our mission is to improve the quality of life for seniors and encourage their participation in all aspects of community by educating seniors and the public and by advising government.

Membership Survey

1. Do you believe the Alberta Council on Aging is living out it's mission?

Y N

2. If no, please explain:

3. Does the ACA News address seniors issues?

Y N

4. Do you find the ACA News entertaining?

Y N

5. Do you have any suggestions to help improve the ACA News?

6. When there is a town hall meeting in your area would you attend?

Y N

7. Are you interested in volunteering to help at a local town hall meeting?

Y N

8. Are you interested in volunteering on your region's executive board?

Y N

9. Are you interested in volunteering to be a presenter for Senior Friendly™ Program or Fraud Recognition?

Y N

10. How important are the following Alberta Council on Aging membership benefits to you?

Important Not Important

- | | | |
|--------------------------|--------------------------|-------------------------------------|
| <input type="checkbox"/> | <input type="checkbox"/> | Johnson Inc. MEDOC Insurance |
| <input type="checkbox"/> | <input type="checkbox"/> | ACA News |
| <input type="checkbox"/> | <input type="checkbox"/> | Supporting our educational programs |
| <input type="checkbox"/> | <input type="checkbox"/> | Other: _____ |

11. Other comments: _____

Alberta Council on Aging Members Receive:

- Access to a unique provincial network
- A voice representative of thousands of members
- Voting privileges at the AGM
- Subscription to the ACA News—published seasonally
- Meaningful volunteer opportunities
- Eligibility to apply for Johnson Inc. MEDOC travel insurance

~ An annual membership to Alberta Council on Aging makes a great gift! ~

Memberships expire annually on December 31st.

Alberta Council on Aging Membership Form

Membership Type

<input type="checkbox"/> Household (\$22)	<input type="checkbox"/> Life (\$250/person)
<input type="checkbox"/> Organizational (\$60)	<input type="checkbox"/> Corporate (\$200)

Membership Number

\$ _____ Donation

Tax receipts will be given for
donations over \$20.00

Name/s: _____

Address: _____

City: _____ Postal Code: _____ Province: _____

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☐ Check here if you wish to receive occasional electronic communications

Newsletter

<input type="checkbox"/> Digital Newsletter	<input type="checkbox"/> Hardcopy Newsletter
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Donations

<input type="checkbox"/> Published	<input type="checkbox"/> Anonymous
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Payment Method

<input type="checkbox"/> Cheque	<input type="checkbox"/> Cash	<input type="checkbox"/> AmEx	<input type="checkbox"/> MC	<input type="checkbox"/> VISA
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Card #: _____ Expiry: _____ / _____

Alberta Council on Aging is the only province-wide senior serving organization in Canada.

Advocacy : Elements to Effect Change

When asked to take part in an interview on the topic of advocacy, Bruce's immediate response was to say "Yes, however I never thought I got it quite right".

Bruce sees advocacy as trying to make the things you think are important **happen**. He states he struggles to understand the difference between advocacy and lobbying. Advocacy seems to be benevolent and broad, whereas lobbying may be very specific in terms of changing existing legislation such as a single clause.



Bruce West

As a young man, Bruce came to Alberta to work on his master's degree in aquatic biology. Looking back he sees he was an advocate for the environment. Later in his career, working for government he was a part of an organization that responded to others' advocacy efforts. But he

also recalls advocating for the continuation of successful programs such as a cooperative housing program that gave a hand up to community members by teaching how to be their own general contractors. Recently as the executive director for Alberta Continuing Care Association he was in a role of advocacy for its members.

In the central place of every heart there is a recording chamber. So long as it receives a message of beauty, hope, cheer, and courage – so long are you young.

-Douglas MacArthur

Bruce West's five key elements to advocacy:

1. **Ask** the question- what are we advocating for and on behalf of who?
2. Thoroughly **research** the topic, understand who your partners are and seek champions that will help bring your cause forward
3. **Communicate** effectively and strike a balance between statistics and real stories
4. Have your "ask" be clear and know that you may also have something to **offer** rather than needing to receive
5. Build **positive relationships** by staying open and hearing the others' point of view. Seek coalitions, partners and champions of your cause.

At present, Bruce is retired from the workforce and not the issues. He promotes older persons to have the maximum quality of life as they define it. He wants to see a clear shift in language in that seniors are defined as persons and not patients unless they are interacting with acute care. He wants to be able to influence review and possible implementation of programs that have been successful in the past such as the Seniors Housing Initiative Program.

It is not uncommon for advocates to feel they are not quite making the mark. Perhaps this is in part what keeps a champion engaged and going forward. It is not a perfect world, however with patience and persistence, the right situation and circumstance, change for the better can and will happen.



Thank You for Your Donations and Time!



We appreciate the memorial donations made in honor of
Violet MacKeage
a former employee of Alberta Council on Aging.

Thanks to all the volunteers who helped with the September Casino!

Thank you for your donations!

Anton & Carol Prybysh
Blythe & David Spink
Thomas Crowe
Laverne Hebner
John & Christine Hume
Theresa McNamara

Katharina & Siegfried Loffelbien
Natalia Krawets & Bill MacDonald
James & Elizabeth Dunbar
Thomas & Erna Holliday
Werner & Demaris Barg



Financial Literacy for Seniors



Recognizing Fraud

Learn how to Protect your Finances

Contact the Alberta Council on Aging for more information on:

- Presentations
- Train the Trainer Workshops
- Resource Materials
- Booklets

Review of the Auditor General's Report - October 2014

We attended the October 7th press release teleconference.

Long term care

When media asked why there were no recommendations regarding the conditions in long term care, such as the number of existing beds and the waitlist, Auditor Merwan Saher stated it is not their mandate to look at specific conditions, rather at the systems.

He recommends more vigorous, "smart" monitoring in long term care including: unannounced audits, focusing on the resident's care plan and the delivery of that plan with less emphasis on reports and policies. It was also noted there have been improvements within Alberta Health Services since the 2005 report, due to centralization and the ability to utilize the systems to a greater capacity. The auditor suggested if long term care is to be studied; it will need to be within the context of continuing care.

Alberta Council on Aging is calling for this study to commence immediately.

The report recommends each resident in a long term care facility must have a care plan. This plan will help determine funding and staffing needs for each facility.

The council would question why this standard of care has disappeared as this is essential to best practice (the safe and appropriate care of individual residents). Care planning is not a new idea. Nor is funding based on care needs!

Posting Findings

When asked what their recommendation was about publicly posting the findings of the audits, it was stated that Alberta Health Services would make that decision. However, the auditor did stress making these reports public would be well aligned with transparency and accountability.

Recommendation 13 reads: Oversight at the Provincial Level: finish the review of the continuing care health service standards.

The Alberta Council on Aging strongly supports the review of the continuing care health service standards be completed. We have been a part of the review of these standards and we want to continue to ensure Alberta's seniors are heard as they are directly impacted by the lack of universal standards.

Housing

Recommendation 20 reads: Effectiveness of the Seniors Lodge Program and Determining Future Needs- repeated from last report (2005)

The council fully supports the recommendation for improvement on the measures used to assess rent charges for lodge residents, and would add: "including seniors utilizing any program within the continuum of care from community through to long term care. Seniors desire to reside in a place that is affordable and appropriate to their circumstances."

The recommendations go on to say: improve its processes for identifying the increasing care needs of lodge residents and consider this information in its plans for the Seniors Lodge Program.

The council wants this recommendation to go beyond lodges and be applicable to older persons living in community, thereby supporting the concept of aging in place.

The mission of the Auditor General of Alberta is to serve Albertans by conducting comprehensive risk-based audits that provide independent assessments to help the Legislative Assembly hold government accountable.



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