



March 2007

Up Front

Barbara LeBlanc



To quote from the *Strategy on Positive Aging* recently published by the Seniors' Secretariat, "700 Nova Scotians reach the age of sixty-five every month".

This will double by the year 2026. You can bet that these figures are being closely monitored by the consumers' market to bring new products and services to this growing population group. Marketers also know that seniors today generally have more disposable income than their counterparts in the past. It's little wonder that we seniors are being targetted as "the gray market".

Many businesses are identifying seniors as part of their business strategy. Restaurants offer senior portions as part of their regular menus, and grocery stores now package individual or smaller portions of meats, fish and produce. Many discounts and complete travel packages are also aimed at seniors.

Seniors today want to be at their best. Both men and women are using products to enhance their appearance more than they did even a decade ago. Marketers are using more mature models to advertise their fashions and products.

Products are being created to keep seniors living in their own home independently. Television ads and magazines extol the

value of walk-in bathtubs, lifeline equipment and everyday living aids. Most of these innovations are good news for seniors and their loved ones as they add to the safety and convenience as we age.

A trend that is very prevalent is to blend health care and lifestyle with technology. Whereas in the past seniors looked to the traditional healthcare system, our seniors today have more opportunities to be involved in their own wellness. More education around health promotion and prevention, keeping active, and alternative therapies is the challenge for seniors today and so is making well thought out decisions before making purchases. Also, being familiar with where to access information and keeping up with consumer information and trends is a necessity.

Seniors have their part to play: we want to be informed consumers and consulted at all levels of policy making. To quote the late June Allyson (who did her part to bring a certain product to the attention of seniors), "We've got a lot of living to do!"

Barbara Leblanc is a community activist and Board member for District 8.

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Protect Yourself from Consumer Scams and Identity Theft!

By Teresa Lorman and Barbara LeBlanc

With all the wonderful products and services that are finding their way into the everyday life of seniors, there is potential for seniors to be taken advantage of.

Does this sound familiar? “Congratulations, you’ve won a trip to the Carribean. This terrific offer is for one day only and you have to decide to take advantage of it immediately...”

Seniors are vulnerable to frauds and scams. Crime surveys show that more than half of reported victims of deceptive or fraudulent telemarketing— those phoney contests and investment schemes—are over sixty years of age and more than two-thirds are women. Older people need to be very wary of deals that seem to be too good to be true; they usually are! This trend is sure to continue as we receive more and more calls from telemarketers. Identity theft is also a growing problem in today’s world of telemarketers, computers and online services.

Why are seniors more vulnerable? There are many explanations, but one important reason is that they belong to a generation given to trust and dealing fairly.

How can seniors protect themselves? What can we do if we suspect a call or an email seems suspicious? The following checklist has some useful tips:

- Keep a list of credit cards you own. Cancel and destroy the cards you do not use.
- Do not carry your Social Insurance Card in your wallet or purse.
- Never keep your passwords or PIN information in your wallet or purse.
- Shred or destroy any document that contains personal information.
- Do not share personal information unless YOU initiated the contact and know who you are dealing with.
- Don’t allow yourself to be pressured into an immediate decision on the phone.
- Contact the Better Business Bureau of the Maritimes <http://www.bbtmp.ca> 902-422-6581, or ask the advice of family and friends before committing to anything, especially with a company or charity you are not familiar with.
- If you believe you’ve been the victim of credit card fraud you can contact Equifax at (877) 323-2598 and Trans Union at (877) 525-3823. Their representatives can help you take control of your credit.

For more information about fraud and identity theft, contact the Canadian Anti Fraud Centre toll free at **1-888-495-8501** or visit the website at www.phonebusters.com. This site contains valuable information about the latest scams and frauds and how to avoid them.

Celebrating 50 Plus

Champlain Hall, Cornwallis Park April 28.
9:30am -3:30pm. Cost : \$2.00 includes 60
information booths, entertainment,
demonstrations and lunch. For information
contact Carol Ward @ 665-4804 or
carol.ward@von.ca.



Walk-in Bathtubs and Scooters— Buyer Beware? By Stephanie Adams, OT

Today's marketplace is full of products for seniors and the soon-to-be-senior baby boom generation: calcium enriched foods, reverse mortgages, anti-age and "pro-age" beauty products, life insurance with "no medical exam" required, and the list goes on.

Although many of us would agree that this is good news for the 50-plus generation, there are some products on the market that require closer examination. Items like adjustable beds, four-wheeled walkers, motorized scooters and walk-in bathtubs are purchases that should not be taken lightly, and not just because of their high cost.

When you visit a store to discuss your specialized equipment options, make sure you are able to try the equipment first and make sure it is suited to your height, weight, and ability level. **Consider using the services of an occupational therapist**, who can visit you in your home and help determine your needs and ensure that the equipment you choose is safe for use in your home or community.

One new item that has been widely advertised is the step-in bathtub. These units have a door - you step in, sit down and the water fills. This allows you to continue to enjoy baths from a seated position without the difficulty of lifting yourself in and out of a conventional bathtub. Many units have added features such as hydrotherapy jets, heated lights, etc.

It is important to consider, though, that these may involve a major—and costly—

renovation to your home. Ensure that you choose a respected dealer, understand all expenses involved, including plumbing required, and visit a showroom to see the unit. Match this option with your needs - if you need assistance to bathe or have a lot of difficulty with mobility, accessing this style of tub for bathing may not suit your abilities. You may also find it inconvenient to wait for the water to drain before stepping out.

There are other, usually less costly options for making bathing more accessible as we age. Installing grab bars is one place to start, and here are some useful tips:

- Consider knurled, or ridged - instead of smooth painted options for better grip
- Install carefully into studs in your bathroom walls
- Many tub surround units cannot be retrofitted with grab bars, so consider installing a bar or a floor to ceiling pole just outside your tub.
- Never use toilet paper holders, shower rod or towel racks for support

Other options to make bathing and showering easier include

- Bath seat - adjustable lightweight chair with or without a back that allows you to sit to shower
- Hand held shower - Allows you to control the direction of the water if you are sitting in one spot to shower.
- Bath board - sits like a bridge across the tub. Sit on the side and lift legs into tub and slide into place
- Tub transfer bench - Adjustable, two feet are inside the tub, two feet outside. Sit and lift legs in, slide into place to shower. This bench takes up space in your bathroom, so consider its size.
- Replacing tub with step in shower.



Motorized Scooters

Seniors with mobility concerns may be considering the purchase of a powered wheelchair or a scooter. You may have read articles or seen pictures of these devices in publications or on television. It's important to remember that powered mobility equipment such as scooters come in all shapes and sizes. **But one size does not fit all.** Here are some factors to consider:

Your level of ability: It is important that you continue to be able to walk with fair balance and strength in order to use a scooter safely. Scooters are not licensed vehicles, but you will need to have the same abilities as those required by all drivers in traffic: good vision, hearing, judgement, strength and range of motion in your arms and neck, as well as good reaction times.

The environment: Consider where you will be using the scooter. Will you be bringing it in and out of your home? If so, you will need to make sure any steps are ramped, and that the slope of that ramp exceeds current building code requirements for maximum safety and accessibility. If you will be driving the scooter in and out of stores and businesses, it will need to fit through those doorframes and have adequate turning radius to negotiate store aisles.

Will you be transporting your scooter? If so there will be different considerations for transportation - from internal or external scooter lifts for your van, scooters that come apart to fit into a car trunk, or use of a scooter trailer. Many smaller scooters that come apart for easy transportation do not have the performance or the stability for regular outdoor use. Lifts and trailers are an

added cost factor, and in some cases may require modifications (trailer hitch or added suspension) as well as a special vehicle permit to use them.

The scooter: Be sure to visit a vendor that has a few scooter models available on the showroom floor for you to see and try out. Scooters come in three wheel or four wheel options. A three-wheeled scooter is more manoeuvrable and tends to work well in tight spaces like apartments with elevator access. The downside, however, is that three-wheeled scooters can be more unstable if you turn too quickly or drive over a curb or other uneven terrain by mistake. If you buy a three-wheeled scooter make sure it matches your size and ability perfectly. Four-wheeled scooters have a wider turning radius but they tend to be more stable for driving outside, and have more room for comfortable foot placement.

Try out the various seat types, like adjustable swivel seats with armrests and high and low back styles. Know the available power and speeds for the scooter, and how long a typical battery charge lasts. Consider baskets, cane or walker holders, lights and mirrors. **Always invest in a safety flag.** Ask about available warranties and be assured that the vendor is able to provide timely service if your scooter should break down.

If you have any questions, please contact a local occupational therapist who can help you with your specialty equipment choices. You can find occupational therapy resources at www.nssot.ca or www.otworks.ca.

Stephanie Adams is a registered Occupational Therapist working currently with Veterans Affairs Canada. Stephanie is also a member of the Intersectoral Falls Prevention Committee.

Member Profile: Mary Fleck South West Margaree Seniors Club



Mary Fleck describes herself as a "Cape Bretoner by choice". She grew up in the United States, but often visited family in Cape Breton in the summer. When Mary's husband retired, the family moved to Cape Breton and became Canadian citizens. "I've always felt like Cape Breton is home," says Mary." Three of her eight children now live in Nova Scotia.

Mary put her LPN and RN training to good use, working for 12 years at the Inverness Hospital as a nurse and night supervisor. After retiring early to care for her ailing husband, Mary was approached by a friend about helping to get a seniors' club together. Mary was skeptical at first, thinking of cards and bingo, but she soon realized that many club members were interested in making a difference in the community. The South West Margaree Seniors club started in 1991, and celebrated its 25 anniversary in 2006. Mary was secretary of the club for over 10 years.

Mary had an opportunity to attend seniors council meetings in Cape Breton district and the Provincial Federation of Seniors and Pensioners' meeting. She describes the experience as a chance to meet lots of active people, and to work on issues of concern to women, seniors and communities. In May of 2006, Mary became the President of the Nova Scotia Federation of Seniors and Pensioners.

As Federation president, Mary attends the Group of IX meetings in Halifax. However, she feels it is important to mention that it is

the grass roots nature of the Federation that keeps her involved. About half of the members of the Federation are seniors in receipt of the Guaranteed Income Supplement-women who have stayed at home to raise families and who are now living on minimal incomes. Issues like better housing and assisted living options, medical care waiting periods, and factors that threaten seniors' independence are what keeps Mary actively engaged. "I'd hate to think that if I can't shovel my driveway, and can't afford to pay someone, that I would have to go into a home" is the way Mary describes the dilemma that some seniors and their families face because of a lack of assisted living options.

Mary finds many challenges in her role as Federation President and community activist. Seniors clubs are finding it hard to stay afloat, as membership dwindles and potential new members "don't even want to be described as seniors." However, Mary remains cheerful and hopeful about the work she is doing. "We need a challenge once in a while in life" she says.

Does your group, or a member of your group have a story to tell? We would love to include a member profile in each newsletter. Contact Anne at 902-422-0914 or admin@nscommunitylinks.ca.



Visit **Community Links** and our **Preventing Falls Together** program at Booth# 111 at this year's 50 + Expo
June 8 and 9, 2007
Exhibition Park, Halifax



Home Response Systems

By Teresa Lorman

In-home personal response systems can offer security to the independent senior

living in their own home. Available services include daily check-ins, devices you can wear on your body to signal a problem, and direct 24 hour contact with emergency medical personnel.

Take a moment to answer the following questions to determine if you should consider a home response system

- Are you at home alone on a frequent basis?
- Do you have a history of falling?
- Is walking difficult?
- Are you on more than three medications?
- Would you be alone or unable to call for help if you fell?
- Do you require assistance with at least one daily activity?
- Have you been hospitalized or visited your local emergency room in the last year?
- Do you have problems with your vision?

If you answered yes to some of the above questions, you may want to consider looking into a personal response system.

Personal response systems can offer peace of mind to you and your loved ones. They also encourage seniors to stay independent in their own homes. For more information about products, services and information **contact Lifeline** toll free at 1-800-543-3546 or Northwood *intouch* at 1-800-461-3346.



Tax Savings for Seniors

As the April 30 tax deadline approaches, here are two useful reminders for seniors.

SPLIT YOUR PENSION AND SAVE ON TAXES:

Couples 60 years of age or older can apply to have their CPP benefits divided equally between them. This can result in tax savings in that it may reduce the income of the higher income spouse to a lower tax rate. This arrangement must be applied for directly to Social Development Canada, not through your tax return. It is also available to separated and divorced partners. Starting in tax year 2007, spouses may elect to have other types of pension income split. Contact Social Development Canada at 1-800-277-9914 or visit the website at www.sdc.gc.ca

MAXIMIZE MEDICAL EXPENSES CLAIM:

Most people know that medical expenses can be claimed if these expenses are more than 3% of net income. Make sure you get the maximum medical expense claim by including the following:

- Premium payments to Nova Scotia Pharmacare and payments to private health plans (like Blue Cross)
- Canes, walkers and other assistive devices can be claimed. Ask your doctor for a prescription for these items.
- Travel costs (including meals and accommodation) to medical appointments more than 40 km from home can be claimed as medical expenses. The medical service must be unavailable in your area.

For more tax information, contact CRA at 1-800-959-8281 or visit the website at www.cra-arc.gc.ca



Notes and Notices

Training Opportunity

Does your group want help with *Recruiting Members and Volunteers*? Do you have trouble getting everyone involved in *Getting the Work Done*? If so, **Seniors Growing Seniors Skills** is just the program for you.



For more information or to arrange for a senior trainer Contact:

Community Links at **902-422-0914**
admin@nscommunitylinks.ca

GANS Conference



The 30th Annual AGM and Educational Conference of the Gerontology Association of Nova Scotia will take place on Friday, April 27,

2007 at Rosaria Student Centre, Mount Saint Vincent University, Halifax. The theme of the conference is *Moving Into the Future: Enhancing Age-Friendly Communities*. For more information, contact conference coordinator:

CareStrategies Inc
(902) 422-1155 email:
info@carestrategies.ca



Chronic Pain? The Arthritis Society is offering a two-hour **Chronic Pain Management Workshop** across the province in late March, April and May. Learn practical ways to deal with your pain. This workshop is general enough that anyone experiencing chronic pain will gain new skills to deal with their pain. **To register and for info call 1-800-321-1433 or email info@ns.arthritis.ca**

Celebrating Our Yesterday, Building Our Tomorrow

Coastal Communities Network 15th Annual Conference



April 20 and 21-

Tatamagouche Centre, Tatamagouche, NS.

Workshops include
Community Leadership
Branding

Celebrate What's Right With the World
Crafters Corner

Visit CCN's website at

www.coastalcommunities.ns.ca

Or call 1-902-485-4754



Retired Early to Care for Someone?

The Atlantic Research Centre for Family-Work Issues at MSVU invites you to participate in a study on caregiving and early retirement. You can participate if you:

- are 45 years of age or older,
- are living in Nova Scotia
- in the last 5 years, you retired or left a job earlier than you planned to care for and adult family member or friend.

For information, contact:

Jennifer Byrne 902-457-5550

jennifer.byrne1@msvu.ca

or

Dr. Aine Humble 902-457-6109

aine.humble@msvu.ca

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We want your contributions!

Members are invited to send in articles, stories, notices of events, recipes, poems, etc for publication in this newsletter. Send your submissions to admin@nscommunitylinks.ca or call 902-422-0914 for more information.
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