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Photo credit: Vince Grittani
SAFETY FIRST. Every year tourists are killed on our lakes usually due to inexperience and bad decisions. Just the other day, I was visiting with a friend who lives on the Magnetawan River. I saw a father with his young child canoeing along the river. Neither were wearing a life jacket or had one in the canoe. A few minutes later a large pontoon boat putted down the river. I looked over at the boat and thought to myself, tourists, gee… The boat was completely overloaded with way more people then space and they appeared to be openly drinking and partying. All great but frankly what are those people thinking?

The river is deep and the temperature is still very cold. Sure it’s not very wide so swimming to the shoreline if you fall off is not far but if you are intoxicated and/or stoned you may hit your head on the way into the water or risk being hit by another boat. Drinking on the water is illegal and far too many people are killed needlessly every year.

Safety and awareness of the dangers are paramount if you are planning on being on our lakes and rivers in Muskoka and Parry Sound. At least know and enforce the safe boating rules and teach them to your friends, guests and children. This will result in fewer deaths and accidents.

HYDRO ON THE RISE. In this issue we are addressing the rising hydro costs. Hydro is becoming a very big issue for most households especially people on fixed incomes. Rural Ontario already suffers from constant power disruptions, higher prices and delivery charges which are often even higher than actual usage. My husband and I changed our home over to LED lights and I have to be honest, I was quite surprised at how many lights we have in the house and how big a difference it made to our usage. Now I am a firm believer that each and every one of us can make a difference. I would recommend you pay the money to purchase the LED lights and you too will see the change to your hydro bill.

MEETINGS. We do not have membership meetings during the summer months. However, plans are confirmed for the September CARP FEST meeting. The meeting will be held at the St. Paul’s church in Gravenhurst starting at 5:30 pm. Bring your own plate, utensils and your favourite dish to share with others. Our speaker starts at 6:30 pm and the meeting is over at 7:30 pm. Check out the website, www.muskokacarp.com, for the speakers, updates and plans for the fall schedule.

SPECIAL EVENTS. The Gravenhurst Opera House has given all CARP members a $10 dollar discount if you are interested in attending the summer theatre schedule. Don’t miss this great opportunity. The fall brings us a full line up of events including the October Woman’s Wellness Conference in Gravenhurst and our AGM in November in Huntsville.

Have a happy and safe summer!

Shelley Raymond
Chair Muskoka CARP Chapter #58

PLEASE EMAIL US YOUR ARTICLES, COMMENTS AND SUGGESTIONS
Oral health is an important part of overall good health. Difficulty chewing, swallowing and pain negatively affect our quality of life for example; the ability to enjoy our food and being free of pain contributes to both our nutritional status and our ability to get adequate rest. Research shows poor oral health, including cavities, tooth loss and gum disease are associated with respiratory infections including pneumonia in long term care residents, heart disease, diabetes, and even rheumatoid arthritis. Seniors who may have chronic diseases such as stroke, MS, cancer, diabetes and dementia experience special challenges with daily oral care and visits to a dental care professional. Medications that cause dry mouth also affect oral health causing an increase in cavities and gum disease.

The oral health needs of independently living seniors are high and for seniors in long-term care centres it is even greater. We know that the senior population is increasing and that they are retaining more natural teeth, as a result, the need for oral health care for seniors is even more important. Unfortunately, dental care is not part of universal healthcare in Canada and seniors, especially low income seniors have difficulty in accessing dental care. For many seniors’ both income and independence decline with age and this affects their ability to get the dental care they need.

The Canadian Dental Association Journal has published a series of articles (2013) noting the overwhelming obstacles that elderly people face in getting oral health care, especially within a fee-for service system. For seniors who cannot get to a dentist due to a variety of reasons such as cost and travel, they may seek temporary relief of pain or infection at an emergency room or their physician’s office. This common remedy of going to the Emergency Room is only a short term solution for the senior seeking relief; also it is very costly on the Ontario healthcare system.

It is good to know however that there has been an increase in interest and advocacy for oral health care for low income adults and seniors over the past decade! This support is as a result of media coverage, and efforts of organizations such as anti-poverty coalitions, the Ontario Oral Health Alliance, boards of health and research institutes. The Ontario Oral Health Alliance (OOHA) formed in 2007 is comprised of individuals and community coalitions interested in increasing access to dental care for low income adults and seniors. They have a current oral health e-card campaign advocating for policy makers to extend dental programs to low income adults and seniors. The link to their site is available through the Ontario Association of Public Health Dentistry at http://www.oaphd.on.ca/index.php/learn-more/adults/74-ooha.
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PROTECTING YOUR NEST EGG

CARP calls for immediate action for investor protection

How much money do I need to retire comfortably? Will I outlive my savings? Can I afford this purchase? These are the kinds of questions that Canadians are asking ourselves all the time as we age.

But there’s one question no one should have to ask: Will I lose my life savings because of an unethical investment advisor?

You deserve to know that the money you’ve saved will be there when you need it. You could just pop the whole thing in a bank account, but you’re hoping for a stronger return on investment to push your savings a little further.

Your friend mentions an investment advisor they trust. You meet her and are impressed. She takes the time to listen to your worries about investing and really seems to care. You just need to sign a few forms and she’ll happily fill out the rest. It seems that you can relax and watch your nest egg grow.

At first she really does seem to be working miracles with your money, but the next thing you know, your money has been invested in high commission, high risk investments and you’re down by 20% and it will cost you 5% more just to get your money out. Forget about sky high returns, you’ve just lost a big chunk of your savings.

Sadly, this experience happens all too often. To make matters worse, when it does happen, there are very few options available to you, the small investor.

Investor Protection continued on page 11
Auditor general Bonnie Lysyk says electricity customers in Ontario have paid billions of dollars for the Liberal government’s decisions to ignore its own planning process for new power generation projects.

The Ontario Power Authority’s 20-year technical plan, which was updated every three years and reviewed by the Ontario Energy Board, would have offered protection to consumers, said Lysyk.

“Instead of following the legislated process, the Ministry of Energy itself effectively assumed responsibility for electricity planning,” she said.

The ministry issued policy plans and 93 directives that the auditor said “did not fully consider the state of the electricity market, did not take long-term effects fully into account,” and sometimes went against the OPA’s advice.

“Ontario electricity ratepayers have had to pay billions for these decisions,” she said.

The electricity portion of hydro bills for homes and small businesses rose 70 per cent between 2006 and 2014, which Lysyk said cost consumers $37 billion dollars in so-called Global Adjustment payments to generators – and will cost ratepayers another $133 billion by 2032.

The auditor found the Green Energy Act is also driving up rates. Hydro customers will pay a total of $9.2 billion more for wind and solar projects under the Liberals’ 20-year guaranteed-price program for renewable energy than they would have paid under the old program.

Ontario’s guaranteed prices for wind power generators are double the U.S. average, while the province’s solar power rates are three-and-a-half times higher.

The auditor said the lack of a co-ordinated planning process resulted in additional cost of $408 million to pay generators for the increased power they produced, or for not producing power at the request of the system operator.

Ontario’s average annual electricity surplus between 2009 and 2014 was equal to the total power generation capacity of Manitoba, and in the next five years its base load generation will exceed Ontario’s demand by an amount equal to Nova Scotia’s power needs for five years.

continued on next page
In her report, the auditor general said the reliability of Hydro One, which owns the province’s transmission grid and also serves as a local distribution company for 1.3 million customers in rural and northern Ontario, has “worsened considerably.” Its distribution system was consistently one of the least reliable in Canada, said Lysyk.

“There is a risk of more power failures because Hydro One is not replacing transmission assets that have exceeded their planned useful service life,” she said.

The auditor’s report is also critical of the way the Liberals hand out taxpayers’ money.

Lysyk found 80 per cent of $1.45 billion in funding from the Ministry of Economic Development and Employment went to companies the Liberals invited to apply, but they couldn’t provide criteria they used to select firms or say if they created jobs.

Nine other ministries gave out another $1.8 billion in funding for similar projects, but the auditor found there is no co-ordination of the government spending, and there was no follow-up to see if the jobs created or retained still existed after the funding ended.

The Ministry of Finance provides over $1.3 billion in corporate income-tax credits targeted to economic development and jobs each year, but the Ministry of Economic Development “rarely considers these when determining which businesses to provide grants and loans to.”

The Ministry of Research and Innovation does not track the total amount of money invested by the government in research and development, nor does it evaluate the impact of research funded by the province, which gave universities $1.9 billion over the past five years.

The auditor also takes the Liberals to task for poor oversight and inconsistent service levels at Community Care Access Centres and Local Health Integration Networks, and for not responding quickly enough to reports of critical incidents at the Ontario’s 630 long-term care homes, which get $3.6 billion a year in provincial funding.

She also wants more specifics on how they plan to lower the province’s debt-to-GDP ratio to 27 per cent from the 39.5 per cent reported in March, and warns net debt of $284.5 billion will soar to $319.5 billion by 2017-18, which is when the Liberals have promised to eliminate the deficit.

If you’re tired of the Ontario Government and Hydro using us as their personal piggy bank, email shelley0007@gmail.com.
Drinking and boating continues to be a factor in approximately 40% of boating-related fatalities. An IPSOS-REID study commissioned by the Canadian Safe Boating Council and conducted in 2014 cited some disturbing perceptions amongst boaters who drink and boat at least occasionally. These included:

1. It’s not dangerous to drink and boat.
2. Drinking while boating is just part of the overall relaxing experience.
3. The chances of getting caught are extremely remote.

The first two of these suggest that we as boaters need to be better educated on the dangers of drinking and boating. It’s been proven that the combination of sun, wind and rocking motion of the boat significantly increases the intoxicating effects of alcohol. Not only are your senses dulled but so are your abilities to safely operate a boat. Reduced inhibitions often also lead to us taking risks that we wouldn’t normally engage in like operating their boat at speeds unsafe for the conditions or letting passengers sit on the bow of the boat with their legs hanging over the edge while the boat is in motion. It’s all too often forgotten as well that, we as boat operators, are responsible for the safety of everyone on board. A good question to ask yourself is how you would feel if someone you love was hurt or killed as a result of your boating while impaired.

With respect to the chances of getting caught drinking and boating being extremely remote, the probabilities in 2016 have increased significantly based on two initiatives that will be in full swing this season.

The first is called “Operation Dry Water” which was initiated by the Canadian Safe Boating Council in 2013 and has progressively gained momentum to the point where it should be in full swing across Canada this upcoming season. It runs during the August long weekend and involves police agencies making increased vessel checks to both educate boaters on the dangers of drinking and boating and to enforce their local laws relating to the practice.

The second is called “Help Us Catch Impaired Boaters – Dial 911”. It was introduced in 2014 across most of Canada, again by the Canadian Safe Boating Council, and eagerly received by police and 911 agencies alike. The intent of the initiative is to both act as a preventative influence and to empower everyone on the water to report instances of suspected impaired boating.

Make this season one in which you’ll decide to leave your beer on the pier for when you return. It will not only be nice and cold but it’ll go well with your stories of your trophy catch or breathtaking scenery.

Ian Gilson
Canadian Safe Boating Council

Photo credit: Canadian Safe Boating Council
Investor Protection continued from page 7

People are often surprised to learn that the investment industry is not well-regulated, leaving far too many people, particularly seniors, vulnerable to financial abuse. CARP members know this all too well as one-third of members polled have lost money from bad investment advice.

You deserve better protection for your life savings and CARP is fighting to get it for you.

This month, CARP called on the Ontario Securities Commission (OSC) to take immediate action to protect Canadians from financial abuse. CARP challenged the OSC to immediately set standards that would put small investor’s interests first and establish meaningful enforcement mechanisms so there are real consequences for predatory advisors. CARP also called for additional safeguards to protect vulnerable seniors from exploitation.

The mandate of the OSC, is to “provide protection to investors from unfair, improper or fraudulent practices”. It’s high time they did so. No one’s life savings should be lost because the OSC hasn’t done its job.

All Canadians deserve protection from predatory advisors and bad advice.

Want to protect yourself from an unscrupulous financial advisor? Go to www.CARP.ca/protect and download our

Top 10 Tips to Protect Your Life Savings from Unethical Financial Advisors.
At our last CARP meeting on May 18th, we talked about the importance of having a plan in place, for when the inevitable happens, that being death or disability and the legal documents that are required to insure that you and your family are looked after when something does happen. While you may be able to avoid disability you will not avoid death, some day we all must go.

The documents that I am referring to are your Powers of Attorney (POA) and your Will. There are two different powers of attorney one for Health and one for Wealth. These documents are sometimes referred to as a Living Will. Both of these documents become void instantly upon your death and your Will takes over. Please note that some Banks will not except a general Power of Attorney and will insist on you using the banks version. Check with your bank beforehand to make sure.

The Power of Attorney for Health is called a Power of Attorney for Personal Care, and allows someone to make personal health choices for you when you are incapable of making them yourself.

A Power of Attorney for Wealth is called a Continuing Power of Attorney for Property and allows someone to deal with your personal property when you are unable to do so. This could mean you are incapable of dealing with things for health reasons but it could also be used if you were out of the country.

The person or persons that you appoint becomes your attorney and they have the legal right to make decisions for you, just as if you made them yourself. So it is important that you choose someone that you would literally trust with your life, as that is the power you are giving them. You can put a clause in either of your POAs that states when they become effective, such as after a doctor deems you unfit, or in the case of a POA for Property when you are out of the country.

A Will deals with all of your stuff once you are gone and determines just how your assets are divided up, after the Government gets their share that is. Please note that getting married voids a Will, but that getting divorced or separated does not.

You can download a free POA kit on the Ontario Government site, just search Ontario POA Kit. While Will Kits and do it yourself POA forms are legal in Ontario, unless you have a really simple estate I always feel it is worth the money to hire a professional to complete these documents for you.

continued on next page
If you do not have these important documents in place than in order for someone to deal with these issues for you, they need to apply to the courts to try and get control, this can be a very lengthy process and means that your “stuff” will be divided up according the provincial standards and not according to your wishes.

If you would like your Financial and Estate planning questions answered in the Next issue of CARP Connector, please write the author at wegreen@billgreen.ca. Bill Green is an hourly financial and estate planner, and can be reached through his website at www.billgreen.ca

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I moved to the Village of Rosseau quite by accident. It was the last place in the world I imagined myself. At the time I had moved up from Toronto in 1997 and was buying and selling cottages to support my theatre company, the Muskoka Theatre Project. At the time we were in bed with Red Leaves, the billion-dollar resort on Lake Rosseau. By 2007 I bought an old farmhouse in Rosseau that had an additional four half-acre lots. My plan was to build homes for the resort’s management.

All was good until 2008 hit and Red Leaves went down with the economy leaving me stuck with all this land. At the time, Rosseau was a quaint hamlet that never changed. It came alive in the summer for eight weeks and for the rest of the year, it laid quiet. However, over the past few years things have really changed. Restaurants and new shops have opened, a state-of-the-art nursing station was built, young families moved in, and the handcrafted stone community hall was renovated along with the waterfront. Many annual arts and cultural events started up and recently Rosseau stood in as the town of Tivoli, New York for a major American TV series. So now the sleepy village nestled on the top of Lake Rosseau has been reinvented.

In the fall I sold off a couple of lots and wasn’t sure what to do with the remaining two. I wanted to use them for something that contributed to the growth of the village. At the same time, like most baby boomers, I was beginning to realize that I would not stay young forever. My peers and I are all joining the ranks of senior citizenship.

Over the last decade I have watched another phenomena occur in the village. Mature seniors living alone and for the lack of an alternative, were forced to sell their homes and move away to a retirement institution. But recently I heard about Solterra Co-housing, a unique living concept for seniors. The company partners with individuals or companies and develops residential dwelling units (more commonly referred to as single family homes) for seniors. The twist is, these homes are co-owned by four or more individuals who each have their own suite consisting of a bathroom, bedroom and sitting area. They share the common area, being the kitchen, living and dining room. The first person who buys in chooses from the applicants their ideal housemate. Together they choose the third, then all three decide on the fourth. Ideally the house begins with owners who have similar physical and mental abilities. The reason for this is, that as friends and housemates, as needs related to aging increase, expenses are shared. For instance, instead of paying twenty dollars an hour for cleaning or other assistance around the house, each individual pays five.

Overall, this concept addresses two of the biggest issues with aging; fear of being alone and of running out of funds. I’ve heard several stories of individuals who sell their

continued on next page
SHINING SENIOR

CATHERINE THOMPSON

was born in Newmarket Ontario in 1946. Katherine is a nurse and member of Daphne’s Drop-In. She makes her contribution in helping women to know that they are not alone and that there are others who face the same challenges. It is an empowering project that brings women together in a mutually-supportive environment through life skills, education, workshops, speakers, videos, and discussions.

She volunteers for Great Beginnings as well, providing services for breastfeeding, resource provision, and nutrition counseling and pre/postnatal information. This is an essential service for single parents, and pregnant teens. Katherine is also a member of the Central Muskoka Community Syrian Relief (CMCSR) team hoping to resettle two families of refugees from Syria to our community.

Vince Grittani is a play and screenwriter, television personality and founder of the Rosseau Culture and Arts Project.

vince@rosseaucultureandarts.com

continued from previous page

homes, enter retirement accommodations but then get ill and by a certain age run out of funds. These private retirement homes are not charities, so when the funds run out, an individual is asked to leave. What follows depends on if there is family or someone else willing to accept responsibility. If not, they become “the state’s problem” and often are placed in a long-term facility, if space is available.

Solterra’s answer not only allows comfortable ownership, each share of the home can be sold and become part of one’s estate.

I have decided to name my project “Rosseau Gardens”, two homes each with four or five units. One or more units may be larger for couples if needed. They will be located off an easy access private drive and each suite will come with an enclosed garage. As the originator, I can set the tone of the houses. I have thought it would be great to encourage owners who share interests in arts and culture to live together. It would be ideal if everyone was able to start this new adventure equally along with with an interest and ability in the house’s upkeep including the gardens.

At this point designs are still to be finalized, so plans are flexible. Given that Rosseau still retains a quaint village atmosphere, is a hub with direct routes to Parry Sound, Huntsville, Bracebridge and Port Carling, has a nursing and wellness station that offers yoga, Pilates and other physical and mental activates, plus boasts incredible restaurants, gift shops, LCBO, a beach, a library, and historic general story, there is no doubt that attracting individuals as new residents to Rosseau Gardens won’t be a challenge.

Vince Grittani is a play and screenwriter, television personality and founder of the Rosseau Culture and Arts Project.

vince@rosseaucultureandarts.com
Making the Right Retirement Decision
When the Time Is Right to Relocate to an Active Retirement Community

Many potentially ideal candidates for active retirement community living shy away from considering it as a preferred lifestyle because they’re in good health and equate it with moving into a retirement home. In their minds retirement living is an admission that you aren’t able to take care of yourself. In addition, many active retirees confuse active retirement community living with assisted care and associate it with visits to their ailing parent or frail elderly relative in what was probably a nursing home. Although there are variations, a retirement home is focused on providing residents with some form of supportive or assisted living. The starting point common in virtually all retirement home living is meal/house-cleaning service in an otherwise independent lifestyle, usually in a small studio sized apartment in a multi apartment complex.

Another misguided notion is based on equating active retirement communities with active retirement resorts. Many active adults have taken the mandatory 2-3 week excursion to Florida and booked into an apartment or park style modular home in a retirement resort. In many instances these are resorts in name only. There’s a pool and a pathway to the beach. Even if it is a full-scale resort with many recreational and social amenities, you’re burnt out and all you want to do is sit back and get some well-deserved R & R in the sun. You may take a walk around and play a game of tennis or golf but you’re an outsider looking in. Back in your home environment you realize this isn’t a lifestyle that would appeal to you on a permanent living basis. It’s basically one dimensional and boring.

Active retirement communities are vibrant. Neighbors are friends who form the very type of networks you place in such high value in the community you now reside in. Moreover, if you’re a boomer in the 55+ category you’re noticing that those traditional family focused networks are changing. The kids have grown up and your friends are moving out being replaced by the next generation of family focused residents with whom you have increasingly less in common. The type of friends and friendships you want to nurture are in an active retirement community.

The essential architecture of an active retirement community is structured on active living. Active living encompasses interaction with people through physical activities and social activities and events. The physical activities focus on a combination of 55+ sports and crafts. The social activities span the range of participating in on site community events to group tours to volunteering and fundraising.

continued on next page
In some active retirement communities one activity is the dominant theme. Golf and ski communities are prevalent in this category. In others a high-end craft like pottery complete with kiln or woodworking with a professional level workshop are the draws. In water country boating and fishing can be the theme and marketing moniker for the resort. A word of caution if you’re dreaming of a retirement where you do one and the same thing every day; i.e. golf. When a leisure activity becomes your soul source of every day enjoyment it doesn’t necessarily become all that enjoyable. A balanced lifestyle is synonymous with healthy active retirement living.

Moreover, if you have a partner they’ll be none too pleased at the thought of becoming a ‘golf widow’ or fisher’s wife left waiting at the shore. If one spouse has the feeling that the move to an active retirement community means that they’re going to be living a version of a ‘home alone’ life that will be a deal breaker. That feeling, although often left unsaid, is a primary reason that one of the life partners is less than enthusiastic about looking into an active retirement community. The discussion and decision making process surrounding consideration of an active retirement lifestyle needs to be about ‘we’ and not ‘me’.

Many eligible candidates for active retirement living are reluctant to relocate from their local community because they believe that their children and grandchildren want them close by. More often than not this is due to a self-inflated ego. As well as a son or daughter there is also a daughter in law or son in law who may well be fond of you but less than enthused about you’re being in their everyday life. Likewise, once grandkids hit the early teenage years they are less inclined to spend time with grandma and grandpa and wanting to develop their relationship with their ‘BFF’.

More often than not the ideal situation for the quality of everyone’s life is for you the grandparents to shift from doting grandparents to active and vibrant retirees with their own life that they share with family as and when best needed and/or wanted. Locating in an active retirement community within an hour or two drive from your kids and grandkids provides everyone with the breathing space needed to get on with their own lives while remaining connected with each other. Continuing to grow and mature into vibrant retiree in your own life and sharing that with your children and grandchildren instead of just watching and looking in on how the new generation is growing is what makes for interesting and dynamic inter-generational family relationships.

So when should you start going through this decision making process? Not when it’s too late. And it’s never too soon to begin talking about your exit strategy from where you are and an entrance strategy to open the door to active retirement.

By John G. Kelly, B.Com., LL.B., M.Sc. (international relations) M.A. (Jud.Admin) FCIS 
john@activeretirement.ca

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RECIPE

COLD CUCUMBER SOUP

Yield: Serves 1 as main dish or 2-3 as an appetizer

INGREDIENTS

• 1 cup seedless cucumber, peeled & diced
• 1/2 cup chicken consume
• 1 cup plain Greek yogurt or 2% cottage cheese
• 1 green onion, diced
• 1 green or red pepper
• 1 tsp Dijon mustard or any hot mustard
• 2 tbsp fresh dill
• 2 tbsp fresh parsley
• Salt to taste

INSTRUCTIONS

1. Add all the ingredients to your food processor and blend until nice and smooth.

2. Refrigerate for at least 4 hours before serving. This step is crucial as it really changes the flavor and consistency of the soup.

3. Serve chilled and garnish with a few slices of cucumber and sprigs of fresh dill.

I often use dried herbs so would use 1 tbsp of those. This makes a refreshing taste treat on a hot day.
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