



## Greetings from the Board

While trying to focus on positives in this time of COVID, and as we commence the New Year 2021, I wish to share some serious thoughts and concerns about our organization.

We are grateful to past members who have renewed for 2021. A gentle reminder to those who still intend to do so. We would love to hear that you have brought in some friends to join with us. A member has suggested we have a contest to see who can do this most successfully.

As you know the Third Age Centre has acquired Zoom technology in an effort to keep in touch. The first presentations were very good. We look forward to more participation by our members. Plans are being made for some outstanding presenters in the coming months.

Recognition is again due to the continuing Board members and to Kaely Scott in the office. They are resilient, loyal and put forth consistent effort on your behalf. As I complete my two year term as President, the need for new members for the Board, and in particular, a Vice-President and President, is evident. Please consider whether it is the right time for you to step up. If you are willing to be nominated, please advise Kaely at the TAC office or speak to any Board member. A Nominating committee will be appointed for the AGM.

Another concern is the longer term viability of the TAC. I hesitate to dwell on it. See the article about the Logue bequest in this newsletter.

On behalf of the Board, we wish you all the best in 2021. May we continue to persevere successfully as we await a return to normalcy post- COVID.

Nancy Wiggins, President, TAC

## Adopt a Grandparent/Elder

By all accounts 2020 was the year from hell. The news was dismal on almost all fronts. Despite all these travails, the year did succeed in changing our perspective on the status quo and giving us new insight into the things we value or ought to value. We have a heightened awareness of the truly important things in life, i.e. family, friends and community.

The year also brought into sharper focus the price we have paid for the nuclear family, our self-imposed generational divide and our foolish neglect of a most precious resource ... the experience, warmth and wisdom of our more senior citizens.

Adopt a Grandparent/Elder is a service in Fredericton which attempts to address the generational divide and the need for a more caring community through volunteerism. Those who may have lost a loved one or have a smallish family/ friend base but have room in their lives and hearts for an expanded extended family are matched with others of different generations for their mutual benefit.

Due to physical distancing constraints, interactions are in the form of sharing through calls, letters and emails as well as small support services, deliveries, chores and errands. In-person interactions may be possible in the future.

Some volunteer on an occasional basis when there is an immediate need or they have some free time. Others establish long lasting bonds.

Let's start the new year with new connections and the gratification that comes from giving back. This is a free not-for-profit service ... no strings attached. If you are interested or know someone who may be, please call Penny at Adopt a Grandparent /Elder 506 261 6551.

### A prayer in anxious times...

*We make room for the unexpected.*

*May we find wisdom and life in the unexpected.*

*We pray for all those whose day will be difficult.*

*May we support, may we listen, may we change.*

*We resolve to live life in its fullness.*

*We will welcome the people who'll be part of this day.*

*We will greet God in ordinary and hidden moments.*

*We will live the life we are living.*

(From Daily Prayer with the Corrymeela Community by  
Padraig O'Tuama)

-Eleanor McCloskey



## THE LOGUE BEQUEST AND BEYOND: OUR LONG-TERM FINANCIAL SITUATION

In 2007, the Third Age Centre received the last installment of an approximately \$77,000 bequest gifted from the Ottis I. Logue estate. Logue, who died in 2004, and his wife, Marjorie, who predeceased him, had been active members of the Third Age Centre. Several charities were remembered in the Logue estate. Fortunately, the Third Age Centre was one of them.

From 2005 until now, the Third Age Centre has been able to hire a part-time office manager with funds from the Logue estate. That fund is now down to less than \$10,000, which is not enough, on its own, to pay our office manager for even one more year. Besides the Logue bequest, our only other sources of revenue are our membership fees and donations. We collected \$2788 in membership fees in 2019; our donations, with the fundraising campaign, totalled \$5301. There is no revenue from our events. The admission we charge barely covers our expenses in terms of room rental and refreshments. The donation that we receive from St. Thomas University is an in-kind one in the form of office space and support for our clerical activities- use of computer, printing, mailing etc.

New bequests and gifts could be the lifeline to the Third Age Centre's continuing operation. This is how it could be done.

First, as the Third Age Centre has charitable status, all donations receive tax receipts. Second, there are various ways of giving. It could be a gift now or in an estate and either of these could be in the form of a cash donation or a donation in-kind of stocks or mutual funds.

In our fundraising letter last year, we mentioned briefly the possibility of estate giving and in-kind (e.g. not cashed in) donations of publicly traded securities like stocks or mutual funds. The benefits of estate giving to the recipient are clear from the Third Age Centre's experience. To the donor, the benefit is a donation tax credit to reduce estate taxes. In fact, the donor would get the same tax credit from such a donation whenever it was made. In other words, it could be made now as a gift and income taxes would be reduced. For the donation of stocks or mutual funds from an estate- or indeed at any time as a gift- there is, in addition to the donation tax credit, no tax to be paid on any capital gains from that investment since the investment is not cashed in. As a result, the in-kind method of giving offers even more substantial tax benefits for the donor than a straight cash donation.

Whether a gift now or in an estate and whether it is a cash donation or a donation in-kind of stocks or mutual funds, the Third Age Centre could greatly benefit.

To discuss or obtain further information about estate and/or in-kind giving, please get in touch with the Third Age Centre (tel. 452-0526). All donations are gratefully received at any time of the year.

Joan McFarland, Board member

## Recent Presentations From the Third Age Centre

**On November 18**, we welcomed Alison Teague, Executive Director of Adult Literacy, Fredericton. Alison outlined the disadvantages and struggles faced by persons with difficulties in reading and numeracy. Adult learners, 18 years and older, can access one-on-one assistance in acquiring reading, writing and numeracy skills. The Office and tutoring room are open, by appointment (Call 458-1396).

**On December 2**, Third Age invited members and the public to a ZOOM presentation by Lieutenant Governor Brenda Murphy. The session was well attended and much appreciated. Brenda spoke about her years of work empowering families, especially women, in moving out of poverty. She outlined two case studies illustrating realities faced by parents in providing for their children. We learned a lot about being poor in New Brunswick.

## Compassion and Self Care

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E	P	T	P	N	L	E	R	I	O	H	C	R	N
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WORTHY  
 MINDFULNESS  
 EMPOWERED  
 GROWTH  
 WELL BEING  
 CALM  
 POSITIVE  
 HEALING  
 LISTEN  
 KINDNESS  
 BREATHE  
 SELF LOVE  
 COMPASSION  
 MOVE  
 EMPATHY

## Fall Prevention Month – every November

Falls can bring about fractured hips, broken bones, sore spots and bruises, even head injuries. Even a fall without a major injury can cause an older adult to become fearful or depressed, anxious and losing confidence in trying to stay active.

Several websites offer good information to consider if we want to be careful about falls. Not to inspire fear but wishing to offer wisdom to keep us alert, **I have selected several of the most frequently mentioned tips and pointers on the topic. We all want to enjoy active living.**

1. Good lighting is essential wherever we walk.
2. Consider proper footwear – wear shoes that fit and are not worn beyond their time. Shoes should offer adequate traction as well as support.
3. Practice getting up slowly from lying down or sitting. Take more time for careful mobility.
4. Make use of railings on stairs, and use grab bars, especially in bathrooms. Notice if you are feeling a need to walk along a wall for safety. Maybe try using a cane or other device to help you feel more secure.
5. Awareness and stability often go together. Move more slowly, with attention (so your head knows where your feet are at all times!)
6. Take advantage of opportunities for exercise. There are excellent programs available online that offer instruction and modelling, in the privacy of your room or elsewhere with a dedicated group.
7. Arrange for hearing checks and vision tests from time to time. Eyeglasses and hearing aids may need maintenance, adjusting or change.
8. When walking outdoors, take extra care. It's a good idea to let someone know where you are going and when you expect to return.
9. Adequate sleep, healthful nutrition, attention to hydration – these are important to maintain physical wellness and continued activity.
10. Pay attention to all instructions regarding medications. Ask a pharmacist any questions you may have and always follow instructions.

Enjoy! - Eleanor McCloskey



## **Please see the letter below sent to the Third Age Centre in hopes of raising awareness of senior financial insecurity:**

To Whom It May Concern:

I am writing this letter on behalf of many seniors like myself who do not have a minimum level of income necessary to maintain our health and a reasonable standard of living.

My bills consist of a mortgage; car; home, health and car insurance; power; satellite; phone; consumer proposal; and internet. My income consists of CPP, OAS/GIS and Public Service Pension, which add up to \$100.00 less than the amount needed to pay the above bills. I was using my credit card to bridge the gap; however, because the credit card payments were becoming extremely unmanageable, I now also have to pay on a Consumer Proposal.

My pensions do not cover essentials such as food, house maintenance and car maintenance so I must work at the age of 74. As I live in a rural area, to maintain autonomy I had to purchase a new car and arranged to pay it in 7 years. Many seniors must pay someone to take them shopping, to medical appointments, and to family/friend visits.

I live alone; I have six adult children who support families of their own, so I cannot expect them to support me as well. I have one son who lives nearby and helps me with work that I cannot do myself. He and his wife both work and are raising their children. They are struggling as well, so financial help from them is not an option.

Christmas and birthdays are especially stressful. I have thirteen grandchildren and eleven great-grandchildren. I know many seniors with very little income who are unable to support themselves, let alone give gifts to loved ones.

I hope that telling my story will motivate the government, in some way, to help seniors meet their basic financial needs.

## **211 Becomes Available in New Brunswick**

211 is a free, confidential information and referral line that will help New Brunswickers navigate and connect to the network of community, social, non-clinical health and government services available across the province. When you don't know what is available or where to turn, call 211 and the community navigators will help you find the right service in your area, if it's available. 211 does not provide case management or crisis counselling – it's a referral resource: the community navigators will help you track down the community and government supports that are out there and ready to help. Additionally, 211 has access to 170 languages through interpretation services, helping community members express themselves and speak about their issues with as much ease as possible.

The issues 211 can help with are vast: from food security, housing, mental health and helping New Brunswickers heat their homes to finding home care for aging parents, substance abuse, job loss or training, dealing with a troubled teenager or youth and more. Even seemingly trivial issues like helping a senior de-snow their driveway are all things 211 can help with. 211 is the front door to social, community and human services, and is never the wrong number to call.

-United Way of New Brunswick

For More Information Please Visit: [211.ca](http://211.ca)

## Wise about Water – Do we drink enough water?

Current health -related sources tell us that drinking enough water each day is important for many reasons, not just to allay thirst. We need water to regulate body temperature, keep joints lubricated, prevent infections, deliver nutrients to cells, and keep organs functioning properly. Being well-hydrated also improves sleep quality, cognition, and mood. Sufficient water intake contributes to alertness and a possible lessening of combativeness sometimes associated with dementia patients. One current article even suggests water is a key to healthy aging!

People living alone or in care homes may tend to forget about drinking water; busy people on the go may not have ready access to water intake, unless they carry a water bottle. Drinking water in the morning and having water with meals are good habits to cultivate. Staying hydrated deserves our attention; it may be one of the best things we can do to care for continued health!

-Eleanor McCloskey



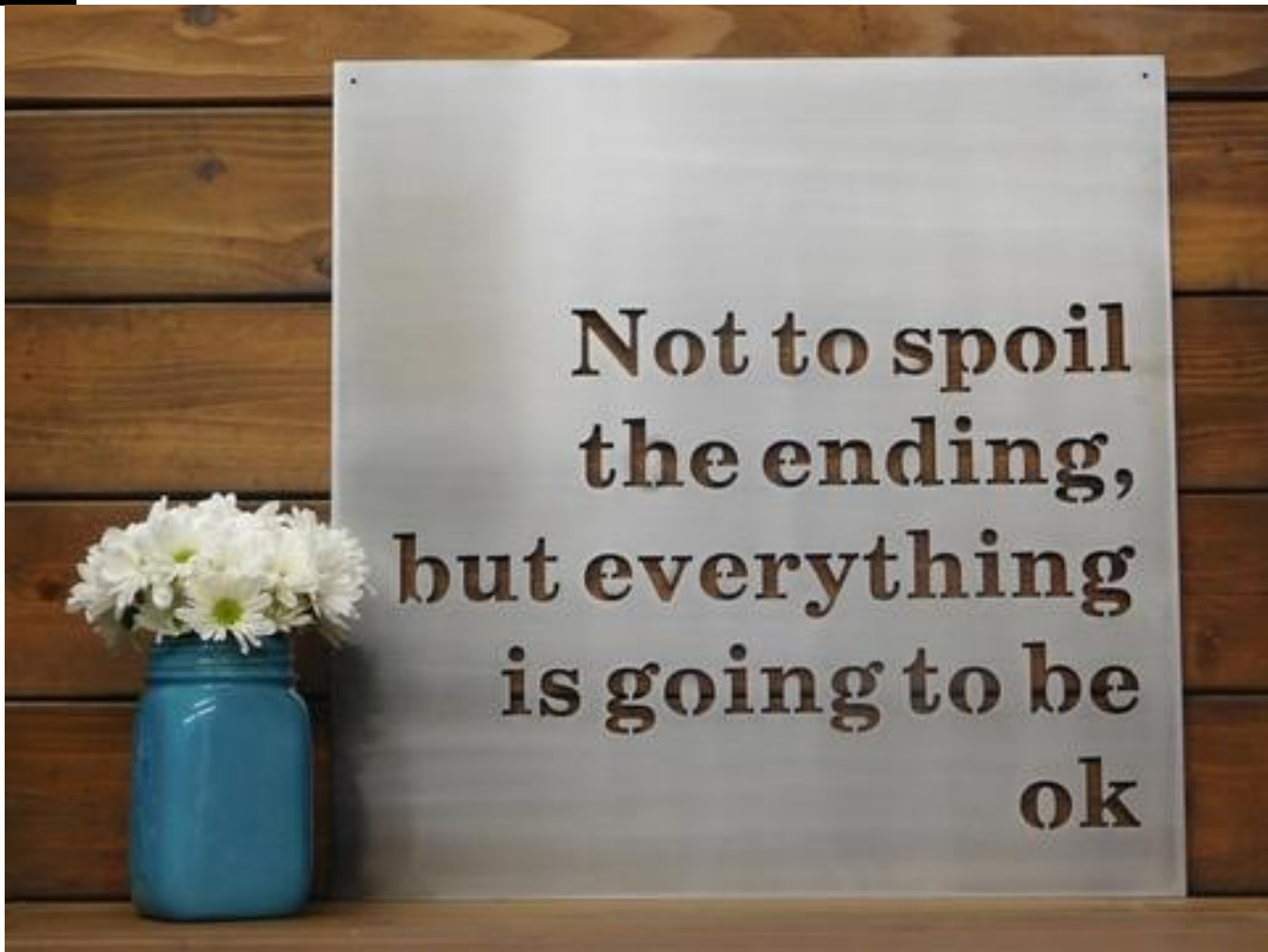
**Doctor, to patient:** *Take the pink pill, in the morning, with a glass of water. Take the white pill at lunchtime, with a glass of water. And take the yellow pill in the evening, before bedtime, with a glass of water.*

**Patient:** *That seems like a lot of medication. What's wrong with me?*

**Doctor:** *You need to drink more water.*

- Eleanor McCloskey,





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Established in 1991, the Third Age Centre is a Registered Charity housed at St. Thomas University in Fredericton, New Brunswick. Directed by a volunteer Board, it operates on the principle of seniors helping seniors. The Centre's Goal is to support seniors' efforts to maintain an active healthy lifestyle, develop themselves, and serve their communities. TAC promotes life-long learning, informed public discussion, and inter-generational exchange between seniors and younger people.