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Spring 2026

Choices After 50

Features On:

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- Retirement Matters
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- Fitness & Recreation
- Hearing Tips & Advice
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We believe that everyone deserves to have access to compassionate care during their final days. That's why we're inviting you to consider leaving a lasting legacy of love by including the Hospice Legacy Foundation in your Will or estate plan. Your donation today can make a difference tomorrow. By supporting the Hospice Legacy Foundation, you can help ensure that our community continues to have access to the care and support they need during life's most difficult moments.

For more information on how you can leave a legacy of love, please call us at 506-632-5593.

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Rhoda's Sunday Market & Rhoda's Christmas Festival with Crafts, Antiques, Art & Food in Saint John...

Find new vendors alongside weekly favourites every Sunday at Rhoda's Market. Hunt for treasures, antiques, baked goods, grocery items, toys, collectible cards, new gift items and more. You never know what you'll find when you walk through our door!



Rhoda's Christmas Festival returns to the Irving Oil FIELDHOUSE with over 250 vendors from all over the Maritimes. Enjoy free parking, wide aisles for easy shopping and weekend pass admission for only \$8 for adults and \$7 seniors (60). Hourly door prizes, Grand door prize valued at \$1000.

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Of Crafts, Antiques, Art & Food
November 20th, 21st & 22nd

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Seniors: \$7
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Sunday 10am-4pm

Hourly door prizes!



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Lifestyle Options Designed Around You at Parkland

Choosing the right place to live is about more than just comfort—it's about finding a lifestyle that suits you now and continues to support you in the future. At Parkland, you can have both.

Lifestyle Options

Parkland offers a full range of retirement living options that adapt to your changing needs, so your style of living doesn't have to. Whether you prefer a premium apartment with access to services and amenities or need additional support, you can live comfortably with the reassurance of friendly staff, professional care, and extra services always nearby.

With flexible options, personalized support, and elegant spaces, Parkland helps you live the way you want—each and every day.

What lifestyle is right for you?

All-Inclusive

Enjoy a spacious suite with weekly housekeeping, linen service, and daily wellness programs led by on-site coaches. Dine restaurant-style, add services as needed, and take advantage of convenient chauffeur and concierge support—all under one roof.

This lifestyle is perfect for those who enjoy independence but appreciate having support and activities just steps away.



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Assisted Living lets you customize your care to fit your needs, with access to amenities and 24/7 emergency response for peace of mind. Enjoy three delicious meals a day, along with housekeeping and personal laundry services.

Need extra support? Add personalized help with mobility, medication, and daily routines—on your terms. This option is ideal for those who want to feel confident and cared for, while maintaining as much independence as possible.

No matter which lifestyle you choose, Parkland offers

more than a place to live. It's a community where every detail is designed to support your well-being. From wellness programming and social events to the everyday peace of mind that comes from having professional care nearby, Parkland helps you enjoy the retirement you deserve.

For more information or to book your personal tour and complimentary lunch, please contact us at 1-877-742-663 or visit experienceparkland.com/nb-summer

– See Ad on Back Cover



The Tools of Foot Comfort...

An ingrown toenail, a painful callous, a sore heel or a throbbing knee? When the aggravation persists what can you do? Putting it in perspective you will often find there is a trail of evidence leading up to one of these incidents or injuries.

A sore nail bed or cuticle may come from a shallow toe box or a short shoe fitting. A callous is an indication of friction or movement inside the shoe. Heel, knee, hip, or back pain may come from poor alignment that can sometimes be seen by distortion or unusual wear in shoes.

Many of these conditions can be diagnosed by your Family Physician or evaluated by a Health Care Professional familiar with body mechanics. Appropriate footwear is a good starting place. Deep toe box, firm heel counter, cushioned rocker soles and foot friendly seam placement are all features that should be considered. Slip on shoes may be convenient but an adjustable closure is more secure for walking and standing. If you have difficulty lacing due to back or hand disability Velcro closures might help, although these will tend to loosen with vigorous activity.

Stockings are often overlooked as a comfort solution. Avoid patterned or ribbed knits. Many synthetics have real advantages with fibre blends offering unique properties for cushion and friction reduction. Cotton and wool may be the standard but there is great variation in products. Just because the label says "diabetic sock" does not guarantee quality.

All cotton becomes abrasive with laundering and knowing when to discard and move to a new pair is critical. Often a synthetic yarn with anti-bacterial treatments will be a better long term buy. There is likely to be more significant difference between a \$5 and \$15 stocking than the price.

In shoe devices such as cushioned foot-beds or custom orthotics are helpful in repositioning the foot and alleviating pressure and friction that lead to joint and muscle pain.

They can often improve ankle, knee, hip, and back posture improving or eliminating pain symptoms. Foot orthotics are assessed, designed, and fitted by a certified Health Care Professional familiar with body mechanics and how the bones, joints, ligaments, tendons, and muscles respond to activity. These devices can range from soft through flexible to rigid depending on activity level, weight, occupation, or shoe type so they are truly particular to you and your lifestyle. If you experience pain and this a limiting factor in your activities or enjoyment of them, talk to your Physician about getting a biomechanical assessment orthopedic footwear or foot orthotics.

by: **Terry B. Trask, C Ped(C)**. For more information call: 506 632-9397 or 1 800 663-3668



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Bigger & Better Than Ever... NB Country Music Hall of Fame Announces 2026 Induction Ceremonies & Gala Concert

Join us at the Fredericton Inn on October 17th, 2026 as we honour the past, celebrate the present and inspire the future of country music in NB.

Building on the tremendous success of last year's celebration, the 2026 Gala promises to build on that momentum. Enjoy the convenience of all Gala Day events taking place under one roof, offering fans an immersive country music experience from start to finish.

The FanFare Expo returns by popular demand, giving attendees the opportunity to connect with artists and niche local businesses one on one. The Gala Concert will showcase Hall of Famers, presenting a celebration of NB's country legacy.

Afterwards, all are welcome to take part in the Late Nite Jam. Step up to the mic and share your voice!

The 2026 Inductees Are:

Julian Austin - Sussex & Grand Bay/Saint John
Carla Bonnell - Maugerville
Steve Maillet - St. Antoine
Lee Marlow - Bouctouche (posthumously)
Terry Patterson - Rothesay

These brilliant artists have made lasting contributions to country music in New Brunswick and beyond, helping shape the province's rich musical heritage.

Get your tickets now! \$95 gives you an all-access ticket to FanFare, Reception, 3 Course Banquet, Induction Ceremony, Gala Concert and Late Nite Jam. Contact Sandra at: 506-472-0355 or sanreed101@gmail.com

Leading up to Gala Day will be Community Events in Fredericton and surrounding areas of NB. Follow us on our website, nbcmf.com, Facebook and Instagram for event updates!

Healthy Diet vs Supplements

A recent survey found that seniors are less likely to make dietary changes that would lower cancer risk and are more likely to turn to dietary supplements.

This is disturbing in light of the evidence that a diet rich in a variety of fruits, vegetables, whole grains, can significantly lower the risk for cancer.

In contrast, there is no evidence that the same is true for dietary supplements. Although hundreds of vitamins, minerals, and herbal compounds are available in supplement form, food scientists estimate that fruits, vegetables, whole grains, and beans could contain thousands of yet-to-be-identified substances that may play a crucial role in cancer prevention.

Multivitamins are useful for people who have difficulty meeting their daily requirements for necessary vitamins. However, for cancer prevention, you must alter your diet, increasing your intake of fruits, vegetables, and grains.

*Experience
is the
name
we
give to
past
mistakes...*

*A
magnificent
effort
for a
magnificent
cause,
has it's
own
reward.
Be
magnificent...*

*The value
of
a friend
cannot be
measured,
only
treasured...*

*A word of
encourage-
ment
during
failure is
worth more
that a
book of
praises
after
success...*



The Seniors' Resource Center provides resources and information on a variety of services, events and activities to enhance wellness and quality of life for seniors.

**Visit us at Level 3, Brunswick Square,
online at www.seniorshelps.com
or call (506) 633-8781.**

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Do you know all the different things you can recycle in New Brunswick? Paint, tires, electronics, plastic packaging & paper products, beverage containers and even oil & glycol! It's easier than you think to help keep NB clean and green.

To find out more about recycling programs and locations in NB, contact us:

 **RecycleNB.com**

1-888-322-8473

If scammers come knocking: what you should know about door-to-door sales

As the weather warms up, it's common for door-to-door salespeople to visit homes across New Brunswick. They may offer services such as driveway paving, roofing repairs, solar panel installations, attic inspections or other home improvements. While most sellers are legitimate, others may be operating without a required licence, which can put you at risk.

That's why it's important for New Brunswickers to pause and check licensing before agreeing to purchase anything at their door. Seniors are often specifically targeted because scammers assume they are home during the day or are more trusting.

Ask to see their licence

In New Brunswick, door-to-door sellers must be licensed by the New Brunswick Financial and Consumer Services Commission. Always ask to see the salesperson's licence and check that it is not expired and is signed and matches the company they say they represent. You can verify this information by visiting FCNB.ca.

Check references

Before committing, it is helpful to talk to family or friends and look for reviews in local community groups or through organizations like the Better Business Bureau. Ask the seller to come back in a few days after you've had a chance to think about the purchase — a reputable business should come back later.

Take your time

Do not feel pressured to make an immediate purchase or to sign a contract. Ask for a copy of the contract and read it carefully. Make sure all details — including the price, dates and services — are clear and correct. You should always be the last person to sign, and only after you fully understand what you're agreeing to.

Be cautious with payments

Avoid paying in full up front and never feel pressured to pay in cash. If an offer sounds too good to be true, it probably is.

article continued on page 6

Si des escrocs cognent à la porte : ce qu'il faut savoir sur la vente de porte à porte

Avec l'arrivée du temps chaud, on voit souvent des démarcheurs faire du porte-à-porte partout au Nouveau-Brunswick pour offrir des services comme l'asphaltage des entrées, la réparation de toitures, l'installation de panneaux solaires, l'inspection de greniers ou d'autres travaux de rénovation. Si la plupart des vendeurs font l'objet d'une autorisation, certains exercent leurs activités sans le permis requis, ce qui peut vous exposer à des risques.

Il est donc important pour les gens du Nouveau-Brunswick de faire une pause et de vérifier le permis des démarcheurs avant d'acheter les produits ou services offerts.

Les personnes âgées sont souvent ciblées, car les escrocs présumant qu'elles sont chez elles pendant la journée ou qu'elles font davantage confiance aux autres.

Demandez à voir le permis

Au Nouveau-Brunswick, les vendeurs faisant du porte-à-porte doivent posséder un permis délivré par la Commission des services financiers et des services aux consommateurs du Nouveau-Brunswick. Demandez toujours à voir le permis du vendeur. Vérifiez qu'il n'est pas expiré, qu'il est signé et que l'entreprise indiquée est bien celle que le vendeur affirme représenter. Ces renseignements se trouvent sur le site FCNB.ca.

Vérifiez les références

Avant de vous engager, parlez-en avec votre famille ou vos amis, et consultez les avis publiés par des groupes communautaires locaux ou des organisations comme le Better Business Bureau. Demandez au vendeur de revenir quelques jours plus tard, pour vous donner le temps de réfléchir. S'il s'agit d'une entreprise réputée, le vendeur devrait accepter de revenir.

Ne vous pressez pas

Ne pensez pas que vous devez faire un achat immédiat ou signer un contrat. Demandez une copie du contrat et lisez-la attentivement. Véri-

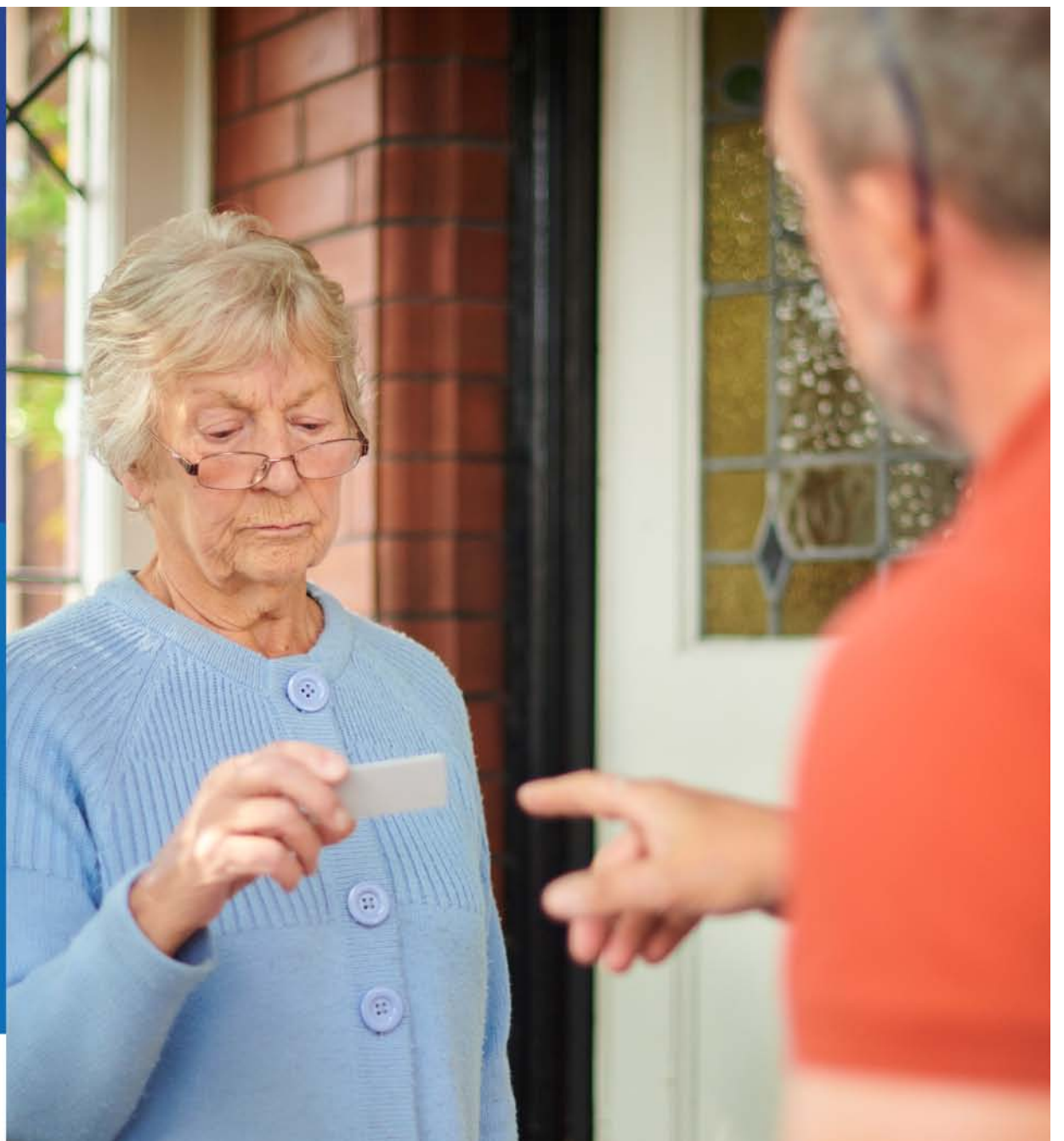
suite de l'article en page 6

Do you know what to do if scams come knocking?

When a salesperson is at your door...
Pause and check that they're licensed at FCNB.ca

Savez-vous quoi faire si des escrocs cognent à la porte?

Quand un vendeur se présente à votre porte...
prenez le temps de vérifier son permis à FCNB.ca



continued: If scammers come knocking: what you should know about door-to-door sales

Finally, remember that the Direct Sellers Act gives consumers important protections, including a 10-day cooling-off period, during which you can cancel a contract after receiving it.

Knowing your rights can help you feel confident — even when someone unexpected comes knocking. Be sure to pause and check FCNB.ca whenever you're offered a deal at your door.

Do you know what to do if scammers come knocking?

When a salesperson is at your door... Pause and check that they're licensed at FCNB.ca

Savez-vous quoi faire si des escrocs cognent à la porte?

Quand un vendeur se présente à votre porte... prenez le temps de vérifier son permis à FCNB.ca



FINANCIAL AND CONSUMER SERVICES COMMISSION OF NEW BRUNSWICK

COMMISSION DES SERVICES FINANCIERS ET DES SERVICES AUX CONSOMMATEURS DU NOUVEAU-BRUNSWICK

suite: Si des escrocs cognent à la porte : ce qu'il faut savoir sur la vente de porte à porte

Assurez-vous que tous les détails, y compris le prix, les dates et les services, sont clairs et exacts. Signez toujours le contrat en dernier, et seulement après avoir bien compris à quoi vous consentez.

Faites preuve de prudence relativement aux paiements

Évitez de payer la totalité du montant à l'avance et ne vous sentez jamais obligé de payer en espèces. Si une offre semble trop belle pour être vraie, c'est probablement le cas.

Enfin, sachez que les consommateurs ont droit à d'importantes protections en vertu de la Loi sur le démarchage, y compris une période de réflexion de 10 jours pendant laquelle vous pouvez annuler un contrat après sa réception.

Connaître vos droits peut vous mettre en confiance, même lorsqu'un vendeur inattendu se présente à votre porte. Faites une pause et consultez le site FCNB.ca chaque fois qu'un démarcheur vous fait une offre.

Increase in Kidney Disease

In the past 15 years, nephropathy, a chronic, degenerative disease that affects the kidney's filtering system, has increased by 150%. And if you are a diabetic with high blood pressure, then you are at the highest risk of kidney failure.

Although lifestyle modifications may prevent further increases, it is now known that protein in the urine (proteinuria) can be an early sign of kidney disease. Urine tests can detect proteinuria long before a diabetic patient has progressed to serious renal disease. Since high blood pressure accelerates the loss of kidney function and progression of proteinuria, treatment with blood pressure agents, like calcium channel blockers (CCBs), are recommended.

“Physicians have been focussing only on optimizing blood pressure control. According to Dr. Norman Muirhead, a professor of medicine and a nephrologist at the London Health Sciences Centre, Ontario, physicians need to take a unified approach in preventing kidney disease among diabetic hypertensives.

“Treatment of hypertension in diabetics needs to be directed at both the prevention of cardiovascular disease and halting the progression of renal disease, and should not be seen as mutually exclusive events,” stressed Dr. Muirhead.

A recent survey found that seniors are less likely to make dietary changes that would lower cancer risk and are more likely to turn to dietary supplements.

This is disturbing in light of the evidence that a diet rich in a variety of fruits, vegetables, whole grains, can significantly lower the risk for cancer.

In contrast, there is no evidence that the same is true for dietary supplements. Although hundreds of vitamins, minerals, and herbal compounds are available in supplement form, food scientists estimate that fruits, vegetables, whole grains, and beans could contain thousands of yet-to-be-identified substances that may play a crucial role in cancer prevention.

Multivitamins are useful for people who have difficulty meeting their daily requirements for necessary vitamins. However, for cancer prevention, you must alter your diet, increasing your intake of fruits, vegetables, and grains



Wayne Long, MP
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Those who respect themselves will earn the respect of others...

When you sit with a nice girl for two hours, you think that it is only a minute. But, when you are at a hot stove for a minute, you think it's two hours.

That, said Albert Einstein, is relativity...

Most people don't plan to fail, they fail to plan...

The Hidden Benefits of an Energy-Efficient Home...

When you think about making your home more energy efficient, you might first think about saving money on energy bills. But did you know that an energy-efficient home can also make your living space healthier and more comfortable? These changes don't just help save energy—they also improve air quality, reduce noise, and provide better lighting.

Here are four great benefits of making your home more energy efficient.

Better Air Quality

Good insulation and sealing can stop drafts and lower humidity. Humid air is harder to heat, and too much moisture can cause mold, which can lead to health problems.

Do you have a heat pump? Heat pumps are an energy-efficient way to heat and cool your home. In the summer, they help remove moisture from the air, making your home more comfortable. Heat pumps also clean and move the air, helping to reduce allergens and pollutants.

Cleaner air can help reduce allergy symptoms, improve breathing, and help you sleep better.

More Comfort

Do you feel a draft near your favorite chair or by the table? Fewer drafts make your home feel more comfortable, especially in winter when cold air can make rooms feel much colder than they really are.

Good insulation keeps you warm in winter and cool in summer. It stops hot air from getting in and cool air from escaping, making your home more comfortable all year round.

Energy-efficient windows also help get rid of cold spots near the windows, making the temperature even throughout your home. This means you can enjoy every room comfortably.

Less Noise

Energy-efficient windows, especially ENERGY STAR certified ones, can block out more noise. This means you won't hear outside sounds like traffic, sirens, or barking dogs. This extra quiet can make your home feel more peaceful.

Better Lighting

Energy-efficient homes often have better lighting and use LED bulbs. These lights give off a natural light and use less energy. Good lighting can improve your mood, reduce eye strain, and make your home feel more welcoming.



A FRESH, COZY HOME STARTS WITH BETTER AIR

Breathe easier and stay comfortable year-round with proper insulation and ventilation. Our rebate programs can help you get started.



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invest in energy efficiency, you're also investing in a better quality of life for years to come.

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Benefits of Pre-Planning Your Memorial

Do you know the burial wishes of those closest to you? Do they know yours? As we get older, we often start thinking about how our death will affect those around us, especially our loved ones. Losing someone close to you is always traumatic, but we can help our loved ones during that difficult time by being prepared and preplanning as much as possible. This relieves them of the stress of last-minute scrambling or trying to guess how you would like your life memorialized.

Preplanning puts you in charge. It guarantees, before you die, that you will have the memorial that you want. Think of it in the same manner as you did when you planned your wedding, your vacations, and your children. It is a major life event for you and your loved ones. And, if done properly, it can be one of the most meaningful gestures you make for those left behind. What better way to give the gift of love and to give you peace of mind at the same time.

Pre-purchasing saves your loved ones from being forced into making fast decisions and spending thousands of dollars without the normal, coherent thought process a person typically makes when spending that amount of money. Your family will be under stress and in a state of shock. They may not even be fully aware of what is being discussed while making your funeral and cemetery arrangements. Pre-purchasing allows you to pay today's price, and by doing this you are avoiding inflation for the years to come. You can select what you are financially comfortable with at today's budget without financially burdening your family when you are gone. Allow the Preplanning experts at Smet Monuments guide you through this process by reaching out today!

You may also want to consider having your monument or memorial installed while you are still able to enjoy it. It can stand as a tribute to you and your family – your ancestors, your descendants, your loved ones.

It does not matter what you can do, what matters is what you will do...

Graveside Services Check List

Graveside services are becoming increasingly popular. While Covid-19 has prompted many families to choose this option, others simply prefer the scheduling flexibility and intimacy associated with graveside services. Families have selected this alternative for traditional burials as well as cremation burials.

Cremation burials may be arranged with the cemetery by the family or funeral home. The family chooses the date, time and potentially the guest list. Graveside services can be publicized or by invitation only. The service may be as elaborate or as basic as the family desires. Some families invite clergy to attend, include readings/music etc. while others have a simple private time with family and close friends.

Things to think about while making plans for a graveside service:

(If you are working with a funeral home, they usually make these arrangements)

- **Burial space** – Have you purchased your own lot/niche or are you planning to bury your loved one in an existing family lot? Check with the cemetery to be sure space is available and you have proper permission if using a family lot.
- **Lot location** – Are you familiar with the lot location in the cemetery? How will you communicate this with the guests?
- **Seating** - Will there be senior folks who may need a chair at the graveside; the cemetery may be able to provide limited seating.
- **Music** – Consider bringing a smart phone and blue tooth speaker to amplify your chosen music.
- **Niche/Columbarium Burials** – You may wish to request a small table to set the urn on while the service is in progress. Ask the cemetery if they have one available.
- **Inclement Weather** – Do you have umbrellas to withstand the wind and rain - again, check with the cemetery.
- **Monument or Marker** – Have you made plans to mark the grave? What size and space are available? The cemetery will help you with that.

Donna Gray, Cedar Hill-Greenwood Cemetery

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Andre LeClair M.B.B.A.
Owner / Funeral Director
humphreysfh@humphreysfh.com



David Humphreys
Funeral Director / Pre Need Specialists
humphreysfh@humphreysfh.com

Have The Talk of a Lifetime !

The decision to preplan your funeral is a very personal one. Those who ultimately take the important step of documenting their wishes regarding their funeral and ultimately sharing these decisions with loved ones usually express a great sense of comfort and relief. Humphreys' Funeral Home offers FREE no obligation pre-arranged funeral arrangements, call us today to make an appointment. We will discuss your wishes and go over a variety of guaranteed funding options.

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People & Pet Cemetery

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Saint John, NB



Pets are family members too!

Cedar Hill-Greenwood Cemetery recognizes this and is responding to the many requests for pets to be buried with their owners.

To that end, we have prepared a dedicated area in Greenwood Cemetery.

People have the choice of a Traditional or Cremation Burial with an upright monument. Pet ashes may be buried when you are ready, they can be added to the Family Monument or have their own Marker.

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4. There is nothing left to learn the hard way.
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8. You can now sing along with elevator music.
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10. Your joints are more accurate meteorologists than the national weather service.
11. Your secrets are safe with your friends because they can't remember them either.

Four Ways to Create a Calming Landscape...



Urban Landscaping Ltd:

by: Lorna Pond, Certified Landscape Professional

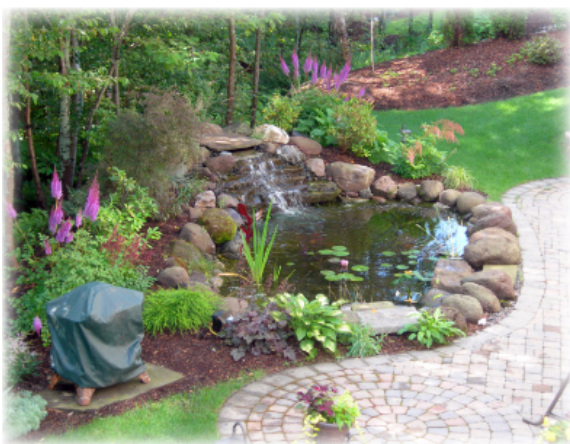
Charles Dickens, in his novel *A Tale of Two Cities* once wrote the timeless introduction “it was the best of times, it was the worst of times”. These words have stood the test of time, repeatedly showing their historic truth, but within the context of the current geopolitical uncertainty, it may seem like the latter is the overriding sentiment on many days of the present. Nevertheless, we have the power to shift our experiences to “the best of times” by carefully creating and managing our own curated environment both inside and outside our own home.

More and more in recent months we are all appreciating the gift of the community we live in. The natural community of parks, river systems, gardens and trees that adorn our area provide a relief from the turmoil of the world. That feeling of comfort and serenity can be realized on our own property as well as out in the community at large.

Consider these following four simple ways to find peace in your yard without breaking the bank.

1. Plant a garden - Whether you want to explore your “green thumb” by planting a vegetable garden to help supplement your grocery needs or you want to recreate an English perennial garden you saw on Pinterest for its aesthetic beauty, gardening is a great way to reduce stress and increase happiness. Soil contains beneficial microbes that can act as natural antidepressants by increasing serotonin levels, so by working your hands through the soil on a regular basis, you can keep anxious thoughts at bay and simply enjoy your own surroundings. Your physical health will also benefit with the added exercise that tending to plants will provide.

2. Install a Water Feature - The sound of water creates an instant calm and draws your focus away from the rush and anxiety of the day.



Have you ever seen a child be able to walk by a running brook or waterfall without pleading to their parents to let them feel the flowing water? That instinct to hear, see and feel moving water that delights us as children stays with us as we age. What better way to rediscover the joy and

carefree feelings of your childhood than to install a bubbling rock or other water feature in a gathering spot on your property.

3. Light up the Night - Soft lighting, both indoors and out, can create a feeling of calm and help reduce anxiety. Lighting that is warm, dim or diffused sends signals to the nervous system that it is time to relax and unwind. It also allows for a safe and comfortable transition from the purposeful activities of the day into the relaxed social activities of the evening. Solar lights or low voltage lighting, when applied correctly, can enhance the enjoyment of outdoor activities and social interactions well beyond sunset.



4. Build a Fire Pit - Going back to basics and creating a space to safely enjoy a small wood fire is one of the best ways to really relax in your own yard. The mesmerizing flicker of flames, just like the movement of water, can draw your attention away from the pressures of modern life to a more tranquil state of being. The cozy warmth of a firepit naturally elicits a sense of relaxation and encourages conversation with others.

These four simple additions to your outdoor landscape can help refocus your thoughts and emotions into a positive and peaceful perspective. Choose one, or choose them all; build it yourself or hire it out; go big or keep it small. Whatever you choose, you have the power to create a path to happiness and contentment on your own piece of this great big crazy world in which we live.



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IT'S TRUE:
Keep smiling, it makes everyone wonder what you're up to...

Worry is interest paid on trouble before it comes due...

The person who smiles when things go wrong, has thought of someone they can blame it on...

Power of Attorney – Important for Aging Boomers and their Parents..

A recent study by the Alzheimer Society shows the likelihood of developing dementia doubles every five years once you reach age 60. This also increases the likelihood that someone may need to act on your behalf when making financial decisions.

While many people can easily identify family or friends that they would trust with their personal wellbeing establishing a POA requires a much more involved evaluation of the relationship and what this role will entail.

Investors Group tax and financial planning is available to discuss the obligations and responsibilities involved in this role and what Canadians need to consider when selecting or assigning a POA.

Dementia and disorders like Alzheimer's involve loss of memory and cognitive abilities limiting one's ability to make decisions for themselves that can impact their financial wellbeing.

A power of attorney, a legal document authorizing someone to act on another's behalf, is an important part of a comprehensive, personal financial plan.

While most people recognize that granting someone power of attorney over your affairs carries responsibility for decisions regarding medical care and living arrangements, many do not realize it also includes responsibility for managing all assets (including investments) as well as decisions that can impact retirement planning and saving.

"A power of attorney is a critical document that completes any financial plan," says Investors Group tax and financial planning expert Christine Van Cauwenberghe. "Without one, if you become incapacitated even for a short time, your assets may be managed by someone you haven't chosen, or in a manner you don't approve of."

While many people can easily identify family or friends that they would trust with their wellbeing, establishing a POA requires a much more involved evaluation of the relationship and what this role will entail. Christine recommends that Canadians investigate what is entailed and select someone that will best manage what's involved.

"It's also imperative that the party selected fully understands their roles and obligations to best serve your interests," says Ms. Van Cauwenberghe. She offers the following tips when formalizing your power of attorney:

- Consider the scope of the powers granted
- Determine at what point the power comes into effect
- Make parameters that require the person assuming the POA to seek expert advice when it comes to financial decisions
- Make this decision sooner rather than later, since you will not be able to once you lose mental capacity
- Talk to your parents if this isn't factored into their financial plan.

– Article provided by Senior Watch

Celebrating Life at Hospice Greater Saint John: Where Every Moment Matters

In the heart of Saint John, a compassionate community thrives at Hospice Greater Saint John, where the ethos of celebrating life runs deep. Since its establishment in 1983, this remarkable organization has become a beacon of hope, offering palliative and grief support.



Bobby's Hospice, which opened its doors in November 2010, is Atlantic Canada's first 10-bed community palliative care facility, providing a warm, welcoming environment for individuals in their final weeks and months. More than just a place for expert medical care, Bobby's is a home filled with laughter, love, and memorable moments. Inspired by the dedication of Catherine "Bobby" Lawson, a beloved volunteer whose generosity helped bring the hospice to life, the facility embraces its mission: "Compassionate Care that Celebrates Life."

At Bobby's, each day is an opportunity to create lasting memories. From holiday parties that fill the air with joy to intimate weddings that honor the love between partners, the hospice is alive with activity. Special events, personalized meals prepared with care, and themed celebrations allow patients and their families to experience joy and connection, even in the face of difficult times. Life is meant to be celebrated, no matter the circumstances.



We work tirelessly to create an environment where every moment counts. Whether it's a birthday, an anniversary, or just a beautiful autumn day, we find ways to honor those milestones.

The warmth of community extends beyond the walls of Bobby's Hospice through The Hospice Shoppe, which opened in July 2009. This upscale second-hand boutique offers a treasure trove of donated clothing and household items, with 100% of the proceeds supporting care at Bobby's. The Shoppe not only provides essential funding but also fosters connections, inviting locals to support the mission while discovering unique finds.

At the heart of it all are the values that guide Hospice Greater Saint John: healing, hope, comfort, dignity, meaning, and growth. These principles shape every interaction, ensuring that patients and their families feel supported, cherished, and understood.

Every person who comes to us is treated with the utmost respect. We believe in preserving dignity and finding meaning in each person's story. Our role is to help them experience peace, purpose, and love during their time here.

As the seasons change and new memories are made, Hospice Greater Saint John remains committed to its vision: quality hospice palliative care for all. In this nurturing environment, every life is celebrated, and every moment is a gift. With a community of care surrounding them, residents and families are reminded that even in the face of life's challenges, there is always room for joy, connection, and love.



Relish Your Retirement: Illuminating new book sparkles with ideas for women to feel good and delight in retirement's new found freedom...

Florance Philips' *Relish Your Retirement: 501 Fun, Insightful, Simple and Enjoyable Ideas and Things to Do in Your Retirement Without Spending Too Much* is not just for women who are retiring from the workforce, but homemakers with empty nests and about to embark on a new phase in their lives. Sharing the five stages of retirement, along with the benefits of a good plan, proper implementation and passion, this book is all about making retirement a happy and productive part of life



Arthritis and Knee Replacement

Did you know? As Canadians age and develop arthritis, more people are requiring knee and hip replacements. Between 1993 and 1999, when the study was done, the rate of total knee replacements increased by a staggering 52% and these rates are continuing to rise.

Get ready for knee replacement surgery every 15 years. One knee replacement seems reasonable as we get older, but two or three? That's the warning from researchers at the Toronto Western Research Institute, who say Canadians will likely outlive their artificial knees, which last about 15 years. Dr. Aileen Davis and colleagues are examining whether that second or third artificial knee works as well as the first or if we should expect less mobility with each new knee.

The War Amps begins its 80th annual key tag mailing



Kenzie is benefiting from The War Amps CHAMP Program thanks to the public's generosity.

The War Amps has started mailing 2026 key tags across the country, marking 80 years of providing this service to residents. When you use a War Amps key tag, you protect your keys and support amputees.

Seven-year-old Kenzie Stronks was born without her left arm below the elbow and was enrolled in The War Amps Child Amputee (CHAMP) Program shortly after she was born. In the letter accompanying the key tags, her parents, Shannon and Josh, describe how The War Amps has supported their family. As a Champ, Kenzie receives financial assistance for artificial limbs, peer connections through CHAMP events and so much more.

“When she walks into a room, her amputation often makes her different from everybody else, so being able to meet kids just like her at CHAMP seminars is very special,” say Shannon and Josh. “Thanks to The War Amps, Kenzie has the artificial limbs and devices she needs for the hobbies she loves. She has a bike device that attaches to her artificial arm and allows her to keep a safe grip on the handlebar while riding. She also has a tumbler device that fits onto her artificial arm to help with balance and floor exercises during karate.”

The Key Tag Service is a free key return service for Canadians that generates funds for The War Amps many programs, including CHAMP. Since amputee veterans started the service in 1946, it continues to employ amputees and people with disabilities and has returned more than 1.5 million sets of lost keys to their owners.

Each key tag has a confidentially coded number. If you lose your keys, the finder can call the toll-free number on the back of the tag or place them in any mailbox in Canada, and The War Amps will return them to you by courier, free of charge.

The War Amps receives no government grants; its programs are made possible through the public's support of the Key Tag Service. For more information, or to order key tags, visit waramps.ca or call 1 800 250-3030.



The world isn't any worse than it was 100 years ago, it's just that the satellites give us better coverage...

There is a big difference between keeping your chin up and sticking your neck out...

Friendship is a special gift, cherished above all others...

Information for the 50-Plus Generation

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Citrus Peels Lower Bad Cholesterol

When it comes to lowering cholesterol, we may be throwing away the best part of citrus fruits, new research suggests. The study found that certain compounds in the peels of tangerines and oranges significantly lowered “bad” LDL cholesterol in hamsters that had been living on a high-cholesterol diet.

The compounds, known as polymethoxylated flavours (PMF's) are antioxidants that belong to a group of plant chemicals called flavonoids. Flavonoids exist in a variety of fruits and vegetables, as well as tea and red wine.

Research suggests the compounds help guard against heart disease and cancer, and two other citrus flavonoids – hesperetin from oranges and naringenin from grapefruit – have shown early promise in lowering cholesterol.

Just knowing someone cares, makes life a little easier, and each day a little brighter. Just knowing someone cares, sometimes, makes all the difference in the world...



You don't have to face dementia alone

Sometimes it feels easier to keep dementia to yourself. But sharing your experiences can bring relief, connection, and understanding.

For people living with dementia and their care partners, support and resources are available.

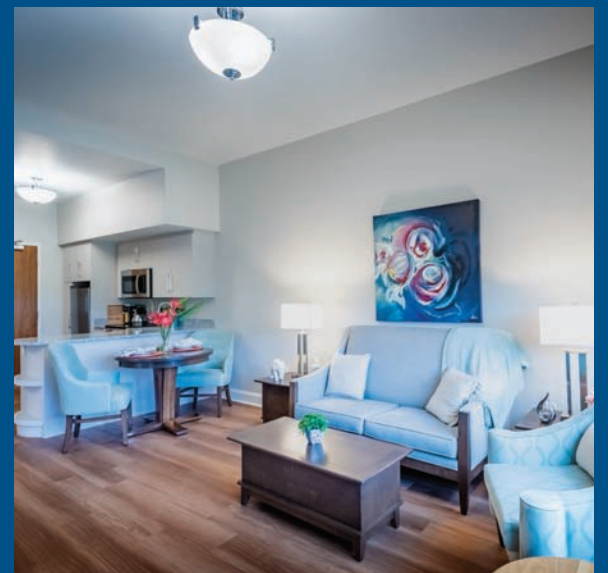
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