



Living

North of 50

Northern Ontario Magazine for those getting better with age.

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AS A SENIOR:
TIPS FOR SAFE
AND ENJOYABLE
ADVENTURES

8 *fun*
intergenerational
activities

How to have
a healthy liver:
5 TIPS FOR
SENIORS

SPEAKER

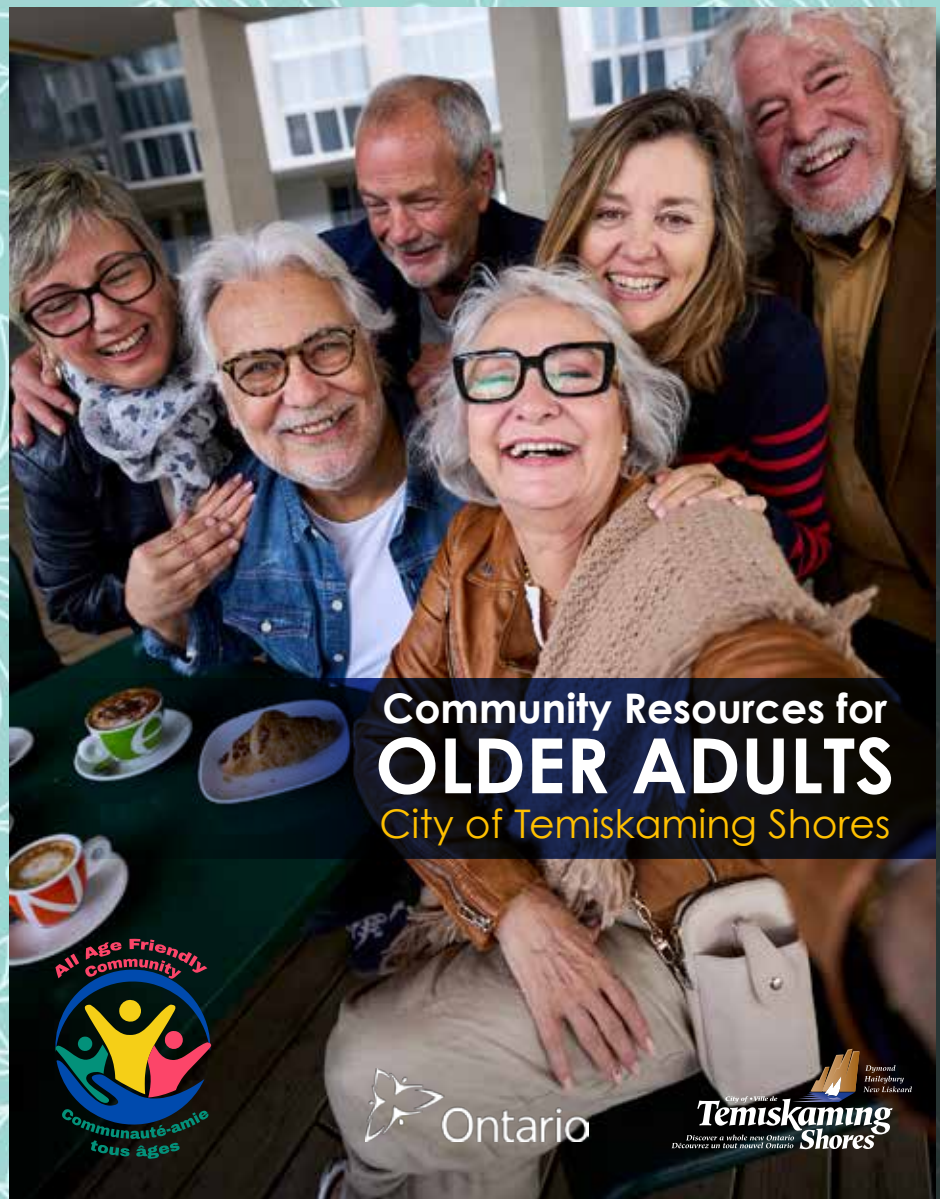
PRINTING, PUBLISHING
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Fall 2024

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information on local services for
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Community Resources for
OLDER ADULTS
City of Temiskaming Shores



SENIORS TIPS FOR LIVING WELL IN RETIREMENT

Northern Ontario Magazine for those
getting better with age.



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Overcoming AGEISM in the workplace

Overcoming ageism in the workplace can be challenging for older workers, who often face unfair treatment and discrimination. Here are six strategies to combat ageism at work:

1. Assert your value by highlighting your skills, experience and expertise. Showcase your accomplishments and contributions to demonstrate the unique insights you bring to the table.

2. Stay relevant by keeping up-to-date with industry trends, technology and professional development opportunities to remain competitive in the workforce. Embrace lifelong learning to demonstrate your willingness to evolve and grow.

3. Build relationships with colleagues, mentors and industry peers who can support and advocate for you in the workplace.

Networking can help you access new opportunities, overcome biases and navigate career challenges.

4. Advocate for age-inclusive policies and practices within your organization. Use your voice to challenge stereotypes, promote diversity and push for fair treatment of older workers.

5. Seek support from employee resource groups, unions or legal resources specializing in age discrimination. Don't hesitate to speak up if you experience age-based discrimination or harassment.

6. Know your rights by familiarizing yourself with workplace laws and regulations that protect against age discrimination. If you believe your rights have been violated, consider consulting with legal professionals or filing a complaint with relevant authorities.

Age should never be a barrier to opportunities or respect in the workplace, and older employees play a vital role in challenging stereotypes and promoting diversity at all levels.



Lynn Julien
Age Friendly Coordinator

For more information on Age Friendly activities and programs in the community, contact Lynn at 705-647-5709 or by email at

ljuien@temiskamingshores.ca

www.temiskamingshores.ca



7 tips for reducing spending and saving money in retirement

Retirement is a time to relax and enjoy life, but managing finances is crucial to ensure financial security throughout your golden years. Here are seven tips for reducing spending and saving money in retirement:

- 1. Create a budget.** Start by creating a detailed budget that outlines your essential expenses, such as housing, health-care, groceries and discretionary spending on entertainment and travel.
- 2. Downsize.** Consider downsizing your home. Moving to a smaller house or relocating to a more affordable area can free up funds for other priorities and simplify your lifestyle.
- 3. Cut unnecessary expenses.** Identify areas where you can trim costs. Cancel unused subscriptions, dine out less frequently and reduce utility bills by saving energy.
- 4. Shop smart.** Take advantage of seniors' discounts and coupons and consider buying generic brands to save money

without compromising quality.

- 5. Delay benefits.** Consider delaying your Canada Pension Plan (CPP) and Old Age Security (OAS) benefits. While you can start receiving CPP as early as 60 and OAS at 65, delaying benefits results in higher monthly payments.
- 6. Generate additional income.** Explore opportunities to generate extra income in retirement, such as part-time work, consulting, freelancing or renting out property.
- 7. Invest wisely.** Review and adjust your investment portfolio and consider diversifying your investments across various asset classes to mitigate risk and maximize returns over the long term.

Proactive planning is essential for enjoying a fulfilling retirement without financial stress. Talk to a financial consultant about a tailored plan for your goals and lifestyle.



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8 fun intergenerational activities

Grandchildren form a unique bond with their grandparents. To mark Grandparents' Day on September 10, why not create fun and unforgettable moments with these eight intergenerational activities?

1. Make a traditional dish. Dig up old family or local recipes and teach your grandchildren how to make them.
2. Read a story. Check out a good book or listen to a children's album and discover fascinating stories together.
3. Do a craft. Try your hand at crochet, pottery, a collage or ceramic painting to make a beautiful keepsake you'll cherish.
4. Take a walk down memory lane. Tell your grandchildren about your younger years and talk about the changes that time has brought.

5. Go for a bike ride. Get on your bike and ride the trails in and around your municipality. If necessary, use an electric bike.
6. Explore nature. Go on an adventure and learn about the flora and fauna in your area.
7. Try geocaching. Enter your postal code or town into a GPS treasure-hunting website or app. Then, go in search of hidden treasures. Once you find an item, leave something for the next players.
8. Play a game. Test your skills at mini-golf or bowling or visit an entertainment venue everyone can enjoy.

Do these ideas inspire you? Book a day to do them!



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7 signs you have balance problems

Getting older often comes with less muscle strength and balance. Osteoarthritis and other health problems, like vision and vestibular issues, can exacerbate these changes. The following seven signs may help you determine if it's time to seek help from a health professional for your balance issues.

1. You sometimes step sideways when walking in an unobstructed area where it's possible to walk in a straight line.
2. You slide your hand along walls or furniture when walking around your home.
3. You drag your feet rather than lift them when you walk.
4. You occasionally stumble when there are no obstacles in the way.
5. You reach for someone's arm or a handrail when coming out of a house.
6. You often struggle repeatedly to get up from a chair, couch or bed due to a lack of leg strength.
7. You walk up or down the stairs with both feet on the same step rather than alternating between them.

Have you noticed any of these signs in your daily life? Reduce the risk of falling by visiting an expert, such as a physiotherapist or kinesiologist, for advice. They'll create an exercise program tailored to your condition.

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A short guide to signing a lease

in a *seniors'* *residence*

Signing a lease is an important step when it comes to finding a new home, and moving into a seniors' residence is no exception. Here are some things to keep in mind when you're deciding on your next home.

Information to know before signing

When visiting a residence for the first time, a staff member should give you a document outlining the services they offer and how much they cost. It should also detail how the place works and how to file a complaint. Additionally, you should receive information on the code of ethics for staff and volunteers and receive proof of the facility's certifications.

Don't hesitate to ask questions and gather as much information as possible during your visit.

ITEMS TO VERIFY ON THE LEASE

Your lease should state the amount of your rent with a breakdown of the basic cost and personal services included, as well as a listing of the residence's conditions and amenities. These details should state who is responsible for paying taxes and utilities like the electricity bill and whether any renovations are required before you move in. You should also receive lists of available services, their prices and the facility's rules.

Before signing a lease for a private seniors' residence, use all the resources at your disposal to make the process easier.

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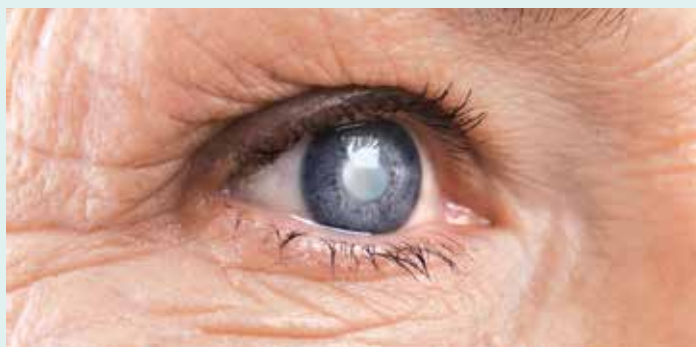


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Lifting the veil on cataract symptoms



Cataracts are a common eye problem, especially among older adults. They occur when the crystalline lens loses its transparency. Since cataracts develop slowly over time and can become very inconvenient, you should be on the lookout for their primary symptoms:

- You have blurry vision (e.g. as if you were looking through a dirty window)
- You have to blink or squint to see better
- One of your eyes sees double
- You see light halos around light sources

(e.g. light bulbs)

- Colours seem less vivid
- You're more easily temporarily blinded by light (e.g. by vehicle headlights when driving at night)
- You need to turn on more lights to see well indoors at night (e.g. when reading or doing crossword puzzles)
- You can see a white or grey haze in one (or both) of your eyes when you look closely at yourself in a mirror

If you think you may have a cataract, consult an optometrist or ophthalmologist as soon as possible.



How does SLEEP change with age?

Although you spend a third of your life asleep, the quality of that sleep can change with age. You may wake up more frequently and for longer periods at night or feel drowsy during the day. What explains these changes?

A NEUROLOGICAL CAUSE

In the 1990s, neuroscientists discovered neurotransmitters called hypocretins in the human brain. Hypocretins are activated while you're awake to help you stay alert. Conversely, they're inhibited while you sleep, allowing you to experience deep and REM sleep. Hypocretins deteriorate as you get older, resulting in sleepiness during the day and sleep disruptions at night.

NORMAL FACTORS

Aging naturally brings health problems that can affect your sleep quality. For example, joint pain, breathing difficulties and stress can influence the duration of the different sleep phases or make getting back to sleep more difficult. It's also important to remember that sleep requirements decrease with age. It's perfectly normal to stay awake longer or wake up earlier.

Lighter sleep is a change that comes with old age, like greying hair or wrinkles. If you need to take an afternoon nap, listen to your body — it's normal.



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How to have a healthy liver:

5 TIPS FOR SENIORS



Maintaining a healthy liver is essential for overall well-being, especially for seniors who may face increased risks due to aging. Here are five crucial tips to support your liver health:

1. Eat a balanced diet. A diet rich in fruits, vegetables, whole grains and lean proteins can aid liver function. Avoid eating processed foods, saturated fats and sugars.

2. Stay hydrated. Drinking water and plenty of fluids throughout the day helps flush toxins from the body and support liver function.

3. Limit alcohol intake. Stick to recommended alcohol limits or consider abstaining altogether, especially if you have underlying liver issues or are taking medications that interact with alcohol.

4. Get regular exercise. Engaging in regular physical activity can help you maintain a healthy weight and reduce the risk of fatty liver disease. Aim for a combination of aerobic exercise, strength training and flexibility exercises.

5. Monitor your medications. Be cautious with medications, as some can have adverse effects on the liver. Always follow prescribed dosages and consult a healthcare provider before starting any new medication or supplement.

Take these proactive steps to support your liver health and overall well-being as you age.

DAN'S DALLIES

Walk Those Legs:

Both legs together have 50% of the nerves of the human body, 50% of the blood vessels and 50% of the blood flowing through your body. It is the largest circulatory network that connects the body. As a senior, please Walk daily.

Only when the feet are healthy, the convention of blood flow smoothly. Thus, people who have strong leg muscles will have a stronger heart. As a senior, please Walk daily.

Ageing starts from the feet upwards. As a person ages, the accuracy and speed of transmission of ins-

tructions between the brain and the legs decreases, unlike when a person is younger. As a senior, please Walk daily.

In addition to this, the so-called Bone Fertilizer Calcium will sooner or later be lost with time, making a senior prone to bone fractures. Bone fractures in seniors can easily trigger a series of complications, even fatal diseases such as brain thrombosis. As a senior, please Walk daily.

Exercising the legs, is never too late, especially after the age of 60. Our feet and legs will gradually age with time. By regularly strengthe-

ning the legs, one can prevent or reduce further ageing. As a senior, please Walk daily.

Try to walk for at least 30-40 minutes daily, to ensure your legs receive sufficient exercise and to ensure that your leg muscles remain healthy. As a senior, please Walk daily.

This is meant as a guide as everyone is ageing daily. Thank you from a senior, and as a senior, please Walk daily.

J.D. (Dan) McNamara,

Chocolate:

a delicious source
of benefits for **SENIORS**

Chocolate is enjoyed by people of all ages. Are you a senior citizen who enjoys this sweet treat? Chocolate with high cocoa content (at least 60 per cent) has many benefits when consumed in moderation. Here are some great reasons to indulge.

CHOCOLATE IS GOOD FOR YOUR HEART

Chocolate, specifically cocoa, contains flavonoids. These plant pigments have a positive impact on cardiovascular health. Flavonoids help reduce inflammation, which can be a risk factor for heart attacks. They also help lower bad cholesterol which helps to prevent high blood pressure.

CHOCOLATE FEEDS THE BRAIN

Cocoa is a source of antioxidants. Antioxidants stimulate the brain to help combat the cellular aging responsible for certain diseases like Alzheimer's. Cocoa also contains minerals that help slow cognitive decline.

CHOCOLATE IMPROVES MOOD

Chocolate has anti-depressant properties due to components like tyramine, theobromine and phenylalanine. If you let the chocolate melt in your mouth, it increases levels of mood-boosting hormones, like dopamine and serotonin.

Enjoy!



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3 benefits of **VOLUNTEERING** in retirement

YOU HAVE EVERYTHING TO GAIN BY GETTING INVOLVED!

Retirement isn't just the end of a working life — it also brings a new reality for many people: an abundance of free time. Are you looking for a way to keep busy while doing something useful? Here are three advantages of volunteering in retirement.

1. IMPROVE YOUR PHYSICAL AND MENTAL HEALTH

Volunteering often involves physical activity, which can help lower your blood pressure and cholesterol levels in the same way as playing sports. It's also a great way to reduce stress and alleviate symptoms of depression.

2. FEEL USEFUL

Retirement can leave you feeling unproductive, which is perfectly normal when you're going through a change. Volunteering with an organization that aligns with your values will give you meaningful work and a sense of purpose.

3. MEET NEW PEOPLE

Isolation and loneliness are genuine issues for seniors. Volunteering is an excellent way to meet people who share your interests and build new friendships.

Retirement is a unique stage in life, and volunteering is a great way to make the most of it. Contact volunteer or community organizations in your area to find volunteering opportunities.



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WALKING

has many benefits!

The older you get, the more difficult it can be to stay physically active. However, walking is an excellent way to keep fit without exerting too much effort. Here's a look at some of the benefits of walking.

STRENGTHENS YOUR MUSCLES

Walking for 30 minutes daily can strengthen your leg and back muscles, improving your balance and reducing the risk of falls. It's also an excellent way to burn calories and maintain a healthy weight.

PREVENTS VARIOUS HEALTH PROBLEMS

Studies have shown that going on regular walks can reduce the risk of cardiovascular disease. It can also lessen chronic pain and help in stroke recovery.

BOOST MOOD

Moderate-intensity walking (which causes slight breathlessness) directly affects your psychological health. It can improve your self-esteem and stabilize your mood. Plus, walking with others can help you feel less isolated. All this boosts your spirits! Walking also has beneficial effects on memory and concentration.

In short, walking has numerous physical and psychological benefits. Ready to get started? The more you walk, the more you'll want to walk.



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5 essential ESTATE PLANNING documents you need as a senior

Estate planning is crucial for seniors to safeguard their assets and ensure their wishes are respected. Here are five vital estate planning documents you should have:

1. Last will and testament. Your will dictates how your assets and property are distributed after your death. Local laws determine asset distribution without a will, potentially conflicting with what you want.

2. Living will (advance health care di-

rective). Your living will outlines your medical treatment preferences if you become incapacitated. It covers decisions on life-sustaining treatments, organ donation and medical interventions, guiding healthcare providers and loved ones.

3. Financial power of attorney. This document appoints a trusted individual to manage your financial affairs if you cannot do so. It ensures bills are paid, investments are managed and financial obligations are met in

your absence.

4. Beneficiary designations. These designate individuals who will receive specific assets, such as retirement accounts or life insurance proceeds, upon your death. Keeping beneficiary designations current ensures your assets pass directly to your chosen beneficiaries, bypassing the probate process.

5. Revocable living trust. You transfer ownership of assets to the trust while alive, avoiding probate upon your death.



Trust terms specify asset distribution, providing privacy and efficiency in estate settlement.

Seek guidance from legal and financial professionals to help you create a comprehensive estate plan tailored to your needs.



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TRAVELLING SOLO

AS A SENIOR: TIPS FOR SAFE AND ENJOYABLE ADVENTURES

Travelling solo as a senior can be an enriching and liberating experience, but it requires careful planning and consideration. Here are some essential tips for embarking on a solo adventure:

1. Plan ahead. Research your destination thoroughly and plan your itinerary. Consider factors such as transportation options, accommodation suitability and accessibility of attractions.

2. Stay connected. Keep your loved ones informed of your travel plans. Share your itinerary and contact information with a trusted friend or family member and check in with them regularly.

3. Pack wisely. Pack light and include essentials such as medications, copies of important documents and emergency contacts. Consider bringing a mobile phone with international coverage.

4. Prioritize safety. Be aware of your surround-

ings, especially in unfamiliar places. Avoid risky situations and trust your instincts. Stick to well-lit and populated areas, especially at night.

5. Embrace technology. Use technology to your advantage by downloading travel apps for navigation, translation and safety. Consider carrying a personal safety device or using the location-sharing feature on your smartphone.

6. Stay healthy. Prioritize your health by maintaining a balanced diet, staying hydrated and getting adequate rest. Be mindful of your physical limitations and pace yourself.

7. Connect with locals. Engage with locals to enhance your travel experience and gain valuable insights into the culture and customs of your destination. Join guided tours, attend cultural events or strike up conversations with fellow travellers.

Embrace the freedom of solo travel and enjoy exploring at your own pace!



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LET'S BE ACTIVE! Staying active will help to improve your flexibility, balance, and muscle strength!

WHAT CAN I DO TO BE ACTIVE?

Go for a walk. Walking tall maintains muscle strength and balance.

Take a strength training or fitness class like aerobics or aquafit. This helps to build bone and muscle strength.

Join a pole walking or walking group. Wear proper footwear to help with proper balance.

Garden or do housework. These activities help increase leg strength as well as balance, posture, and stamina.

Try Tai Chi, Yoga or Pilates. Each helps with balance, coordination and good upright posture.

Sign up for a new activity: Try swimming, cycling, dancing, golfing, tennis or bowling. It will enhance coordination, balance, and strength and to meet new people.

LET'S BE STRONG! Staying strong is a holistic approach to reducing and removing barriers to healthy aging.

WHAT CAN I DO TO BE STRONG?

Manage Health: Regular check-ups to discuss any concerns.

Manage Medications: As you get older, medication can affect you differently.

Manage Eye Sight: Watch for changes to your eye sight & get regular eye exams.

Manage Hearing: Talk to your health care provider if you have wax build up or have trouble hearing.

Manage Foot Care: Consult your health care provider if you have any foot pain or want to have your feet checked.

Keep Your Home Safe: Identify, remove and report hazards in your home, using the Home Safety Checklist.

Eat Well: Eating healthy meals regularly and staying hydrated will reduce the risk of becoming weak, dizzy, or light headed.



LET'S BE SOCIAL! Staying social helps build relationships and improves your mental health!

WHAT CAN I DO TO BE SOCIAL?

Participate in Community Activities: Think about activities you enjoy and get involved.

Volunteer Your Time: Contact your municipality or senior's agencies to discover opportunities.

Connect with Others Through Technology: Call Cyber-Seniors at 1-844-217-3057 for FREE technology support and training and get connected to loved ones.

Join a Group Exercise Class: Contact Timiskaming Health Unit to find out what is available.

Try New Things: Learn something new to keep an active mind and make friends with common interests.

Access Public Libraries: Check out the variety of programs as well as free public Wi-Fi access and technology support.

Connect with Others Through Technology: Call Cyber-Seniors at 1-844-217-3057 for FREE technology support and training and get connected with loved ones.

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