

WELCOME

Welcome To CK Senior, Issue 16

With the summer of 2014 now behind us, suddenly the fall season is well upon us. What a beautiful fall it has been thus far. The warm September days and cool evenings have resulted in a remarkable display of fall colours this year. We hope you all have had a chance to go outside and take advantage of the natural beauty that's all around us.

This is also the season of the Harvest! There is nothing quite like walking into a kitchen and being greeted by the scent of fall harvest cooking, baking, or canning. It's the time of year that we are blessed with an abundance of produce in this area and for that we thank our local farmers. We are truly lucky to call Chatham-Kent home with all the benefits that we have here.

It's been a real pleasure once again putting together this issue of CK Senior and we hope that you enjoy it, learn something new from it, and perhaps discover a new product, place, or service that's available right here in our own community. Special thanks go out to all of our advertisers and our contributing writers, for without them this publication would not be possible.

We wish you a safe and happy season ahead and always remember...

It's alright to slow down, just don't stand still.

Sincerely,

Andrew Thiel, President
Mark Requena, VP / Website Development
Andrew Fraser, IT Specialist
Lisa Persyn, Graphic Designer
Candice Cottingham, Graphic Designer
Nancy Schlereth, Sales Manager



The CK Senior is now available online at: www.ckseniormag.ca



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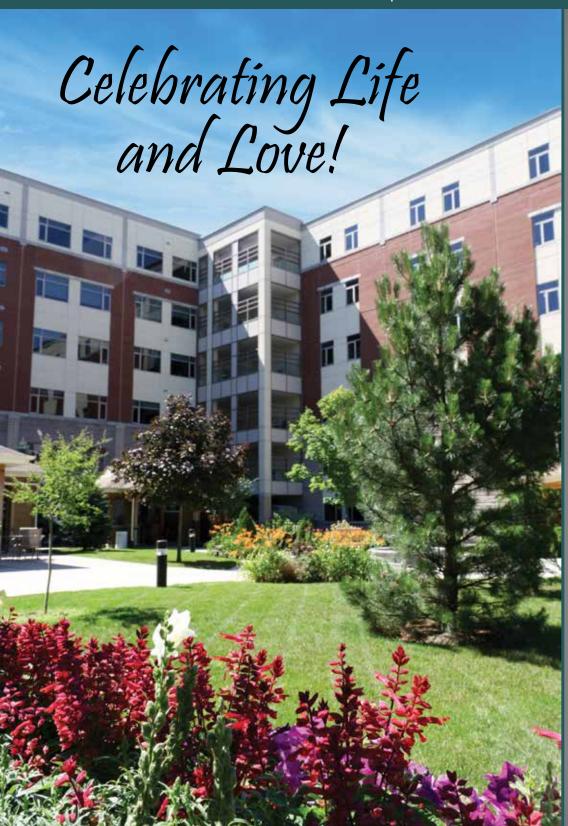
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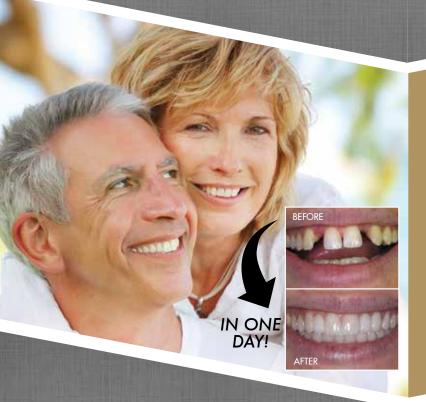
If you are considering Riverview Gardens and would like a tour or more information, please contact our Social Worker / Admissions Coordinator at 519.352.4823 ext. 6146. Private tours are available by appointment.

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CKSenior

United Way

A Timeslips® Story

THEY HAVEN'T LOST THE PLOT

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AGE IS ONLY A NUMBER

Exercise for Irvin is a Gift

On our cover we'd like to introduce to you Irvin Ducharme. Irvin (and his wife Julie) have lived their entire married life in Chatham, raised a family of five, and also owned and operated "Caprice Hair Styles," for 40 years. Irvin and Julie have always made physical activity a part of their daily routine and they are proud to say that their example to stay fit has rubbed off onto their children and now to their grandchildren.

For many years, tennis was a sport of choice for Irvin and he held a membership at the Wheels Fitness Club from the day it opened until the day it closed. At present Irvin and Julie work out at the YMCA and in addition Irvin enjoys a 20 to 25 km bike ride 3 to 4 times a week (weather permitting). "Although my bike has a

battery assist (not an e-bike), if I don't pedal, it don't assist!" says Irvin.

In May 2010, just before his 75th birthday, Irvin courageously underwent surgery for prostate cancer. As extremely difficult as it was in the days to follow, it was his fit condition that helped in his healing process and it was his daily walks (increasing the distance a little at a time) that got him back to his old self once again. Six months later, treatments began and 33 rounds of radiation (in London, Ontario) were required (five days a week). Fortunately Irvin knew the way to the treatment centre as he had been a volunteer driver for other cancer patients for the 12 years prior. A year ago Irvin underwent a second operation to help with some of the side effects that prostate surgery leaves behind. Thankfully this



operation was a success and Irvin is once again back to his old self-walking, running, biking, and, for now, still just dreaming of the golf course.

"Exercise, attitude, family, and friends is what it's all about," says Irvin. As he approaches his 80th birthday as well as his and his bride's 55th Wedding Anniversary (both on May 21, 2015), he has no plans of slowing down. As we ended our photo shoot, Irvin left us with a mention of a book he was given as a gift from his son called "Younger Next Year." Maybe that's his secret? Maybe we all should pick up a copy?

Cover photography provided by: Mark Requena Photography www.markrequenaphotography.ca

Editorial about the cover provided by: Nancy Schlereth







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But still difficult! **You can do it!**

HOW TO PLAY THE GAME!

Place numbers in the empty boxes so that each row across, each column down, and each small 9-box square contains all of the numbers from one to nine.

See answers on pg. 22

6	8	3	7	5	9	1	
9						4	
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	4						
3						6	
7	9	4	6	1	5	8	

CK'S DR.LALIT CHAWLA MD, CCFP, FCFP

Receives Award from the University of Alberta

Congratulations to Dr. Chawla who was awarded from the University of Alberta the "2014 Augustana Distinguished Alumni Award" on Sept. 29, 2014. This award is presented to an Alumnus in recognition of outstanding achievement in their profession.

Dr. Chawla recently gave several public lectures at the University of Alberta titled "The Seven Factors that Shape Our Lives" and a 2-hour entertaining lecture "Secret, Perceptions and Placebos Revealed: How

Understanding Illusions allows us to make Better Decisions in our Finances, Relationships and Personal Growth".



Dr. Chawla has a long list of accomplishments and is a highly sought after International Speaker, Family Physician in Chatham, and an Adjunct Professor at the Schulich School of Medicine and Dentistry in London, Ontario.

If you'd like to watch one of Dr. Chawlas lectures just Google: Dr. Lalit Chawla Magic & Medicine youtube Dr. Chawla also writes the editorial "Health Matters" for the CK Senior publication (see pg. 16 for his talk about: "Here comes the Christmas Season Ready or Not" in this issue)

Congratulations Dr. Chawla, we are lucky to have you in our community!

HOME PRODUCTS

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For years, Shoppers Home Health Care has been helping people live more independently by providing aids to assist in daily living. When you enter the St. Clair Street location in Chatham you will receive a warm welcome from the expert staff who will provide you with all the assistance that you need to find the right product for you.

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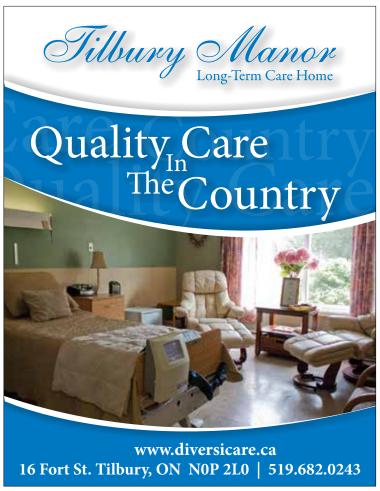
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If you or someone you know has lost some independence, then it's time to visit Shoppers Home Health Care for many innovative solutions. Call or stop by to talk to any of our experts today. We service everything we sell!





EDEN VILLA

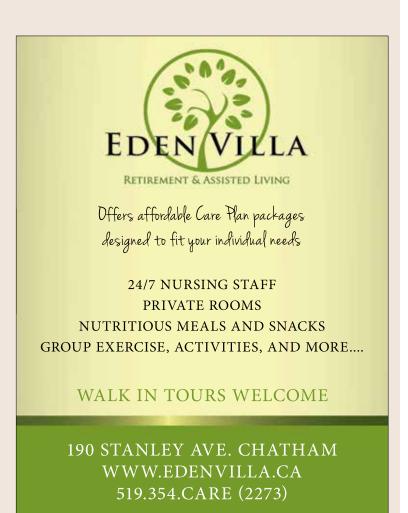
A Growing Family

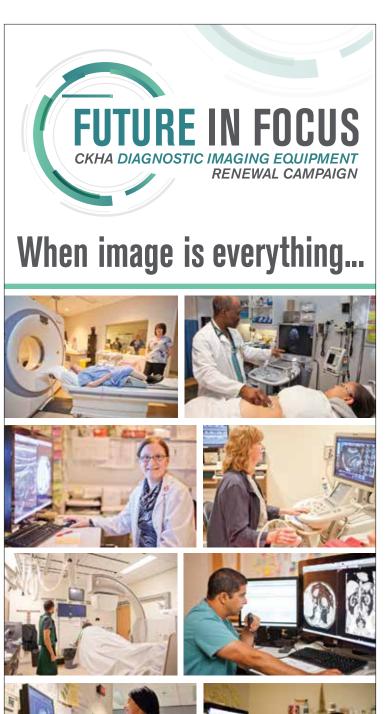
Eden Villa Retirement & Assisted Living is a family-oriented residence that offers you or your loved ones specialized care. As you walk through the front doors you soon feel the family-focused atmosphere in a home-like setting. Eden Villa is designed to allow for the respite stay or permanent resident and their main goal is to offer an easier transition during the difficult time of leaving one home for another.

Located in a quiet setting in a remodelled historical residency that was once Victoria Residence, Eden Villa offers several personalized care packages to help suit your care needs and financial flexibility.



At Eden Villa we don't just consider you or your family member a resident but part of our growing family and would love for you to call our home, your home. Tours are always welcome and we look forward to speaking with you personally!





Please donate generously!

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FOUNDATION OF CHATHAM-KENT Health Alliance

fy



The Canadian Association of Gift Planners (CAGP) Chatham-Kent RoundTable is comprised of member charities and gift planning professionals. The local RoundTable strives to raise awareness of the importance of thoughtful, well-planned, tax-preferred gifts and the positive effects these gifts have in Chatham-Kent. Gift planning empowers everyone to make a difference in the community and in the lives of those that follow.

A charitable gift left in your Will, or another form of legacy giving, allows you to offset current or future tax obligations. Gift planning today helps meet your philanthropic goals and enables local charities to continue to assist children, youth, and adults across Chatham-Kent now and for years to come.

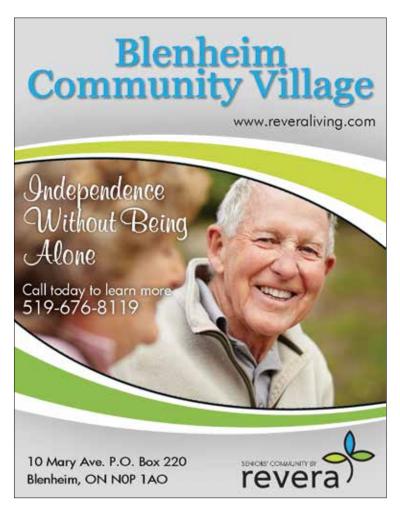
For more information on the CAGP Chatham-Kent RoundTable and its membership, please visit our website at

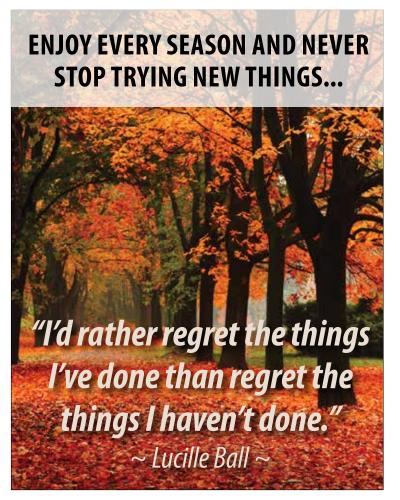
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Members of the CAGP Chatham-Kent RoundTable:

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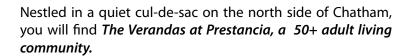






WELCOME HOME

To an Adult Living Community





The Verandas offers a quaint and serene environment to reside, while maintaining convenient accessibility to all major highways and modern amenities. The husband and wife team, Gilles and Diana Michaud, have found their niche in the Chatham-Kent home construction market. By focusing on a limited number of homes each year, they are able to work closely with their clients, while carefully monitoring the work of their trades associates and suppliers to complete individual homes on time and on budget.

Gilles Michaud has been a longtime established and highly regarded custom home builder/designer in Chatham for over 35 years and is a recipient of several





for his practices and awards innovative building technology. His high performance Free" Dual Labeled homes (Energy Star and GreenHouse Certified) incorporate the very latest in homebuilding innovations designed to future-proof clients who want the ability to age in place and to maximize energy efficiencies and minimize environmental impact.

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Just take Keil Trail North off McNaughton Ave. W. straight to the Verandas at Prestancia (turn left).

This article is brought to you by: Gilles Michaud Construction Limited.

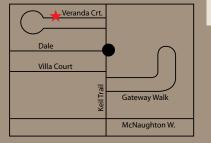
The Verandas - AT PRESTANCIA





WELCOME HOME

AN ADULT LIVING COMMUNITY



DIRECTIONS:

Take Keil Trail North off McNaughton Avenue West, straight to The Verandas at Prestancia (turn left).











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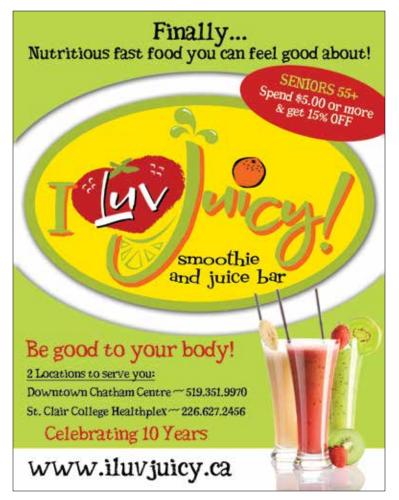
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For more information or to arrange a tour, drop by or give us a call. We look forward to having you as part of our family!





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Feel the Energy

I Luv Juicy Smoothie and Juice Bar (a family owned and operated business built right here in Chatham) is celebrating 10 years of satisfying the cravings of our community with a healthy alternative to fast food. With 2 locations to serve you, owners Dottie and Dick Laurie are ready to make your experience at I Luv Juicy one to keep you coming back for more.

Their interesting menu offers a delicious variety of smoothies customized to offer high protein, low carb, and even diabetic varieties all offered in various delectable flavours. If your looking for something that'll get some greens into you're diet, then you have to try one of their 4 refreshing spinach enhanced smoothies. Also available is an assortment of fresh daily made wraps, seasonal soups, homemade fruit stuffed waffles, and plenty of grab and go healthy snacks.

The next time you decide to go out and meet up with some friends or go for a walk at the mall or at the Healthplex, reward yourself afterwards with a healthy treat that contains NO additives, NO preservatives, and NO unnatural sugars.

Be Good to Your Body!

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If you feel self-conscious about the way you look without your teeth, or you crave to eat what you want, when and where you want, and to be able to taste and enjoy your food again, this may be the solution for you.

Be yourself again and call The Denture Specialists. Our dental team has one goal in mind, and that is to provide you with a beautiful and functional smile.

The Denture Specialists are happy to offer the general public two highly accessible locations in which to start the consultation process: 334 King Street West in Chatham, and 828 Dufferin Avenue in Wallaceburg. The entire team at The Denture Specialists invites you to come in! Call 519.352.1600 or click www.thedenturespecialists.com for additional information or to book your free consultation today.





Pictured here is Dr. Chawla along with his daughter Saveena

HERE COMES THE CHRISTMAS SEASON READY OR NOT

Dr. Lalit Chawla MD, CCFP, FCFP

I think there is a hidden secret that most of us know and sadly that secret is that Christmas is not a joyful time for everyone. This year, like every other year, I have many patients, young and old alike, who do not look forward to Christmas. Some patients visit the ghosts of "Christmas past" which still haunt them presently. Others find that "Christmas present" is really not a gift at all for them. And some dread that their "Christmas future" will be a time of ongoing loneliness.

Christmas can be a fun time and joyous time, but that joy can only be experienced if others are present in your life; after all it is a time for sharing. What I'm referring to in particular is that I have some patients who have lost a loved one and feel alone. Now some may not be alone, but they still feel "it" and the reality is, if you still feel "it" then the feeling of loneliness will definitely come. So instead of throwing some vinegar into eggnog, let's talk about how we can spice up the eggnog for yourself and everyone else around you, but first let's talk about why many people like or love Christmas time.

TOP 10 REASONS WHY PEOPLE LOVE CHRISTMAS

- 1) People appear happier and friendly and say "hello" more often
- There is lots of great food around
- Presents are received
- 4) It's a time of giving presents
- 5 Usually it means time off from work and some time to rest
- 6 Spending time with family and friends
- Spending time to relax and doing fun stuff for yourself and others
- 8 Nice, pretty decorations all around
- Going to parties
- 10 Remembering the true spirit and reason for Christmas

Now, as I've written these top 10 reasons it strikes me that these can also be the same reasons why people don't like Christmas. They don't get gifts, they aren't invited to parties and people are happier which makes them feel sad because they want that feeling of happiness. They may have only a few friends or their friends or loved one may have died and they can't get that love and connection with them anymore. They feel alone.

As well, they may not be able to afford to give gifts that they want to give and many don't have the opportunity to enjoy the wonderful foods of the season. I know several of my patients have nowhere to go for a turkey dinner (my personal favorite meal of the year... my daughter jokingly says, "Well you are what you eat Dad..." I think you get the idea...).

So how can we help others get through and enjoy the Christmas season? Here are some suggestions of things we can say or do, but certainly not a complete list by any means.

Smile, and say "Merry Christmas" or "Happy Holidays" to everyone, even if you don't know them. *I've never had anyone get upset*

because I said that and, in reality, if a person does get upset, maybe they need that cheerful greeting the most. A smile goes a long way.

If you are alone, walk in the mall and be around other people. Try to soak in the happiness, because happiness can be contagious, just like sadness can be. I personally enjoy the hustle and bustle at the shopping centres during the holiday season; you can truly absorb the holiday atmosphere around you just by putting yourself into it.

Send small tokens of appreciation to the people in your life. The best gifts I've ever received are the Christmas cards or handmade things I've received from grateful patients. Believe me, people like surprises but they love the feeling that someone truly cared enough to go out of their way to make something that money can't buy. (I still believe it's the thought that counts.)

Volunteer and help others who need help. (My experience is that giving of yourself is the only thing that comes back greater than the amount you have spent. Ironically it is the one thing you get more of, the more you give away.)

Help decorate and make something beautiful and pretty. Even if it is for your self. My wife always teases me that I like

Even if it is for your self. My wife always teases me that I like having the Christmas tree well into January; I just like the sparkling lights and the new look it adds to the family room. Changing your environment even if it is a small change makes a person feel better. People like a little bit of change in their life, people need new stimulus, and it's a way to see growth and positive change within their environment.



Attend a church service and get acquainted or reacquainted with the higher purpose and the true meaning of Christmas. It can be wonderful place to absorb holiday meaning during the Christmas season.

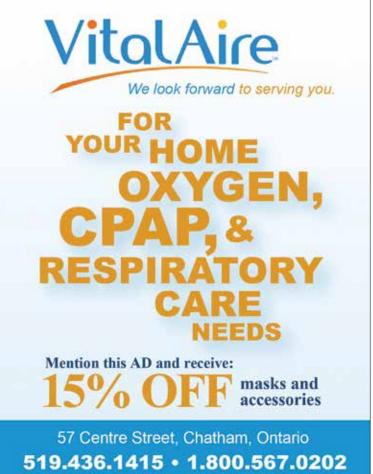
Remember old friends and companions who have come and gone. A patient of mine who hated Christmas said his attitude changed when someone told him, "Don't you think your wife would have wanted you to be happy and celebrate this time of year and honour her by making new memories?" I think that's a wise statement, and better than any prescription I could offer him. After all, Christmas is the time of rebirth and also a wonderful time of year to look back on past Christmas memories.

Get out and get active, move your body and try a new activity. Except snow shoveling, as it causes way too many heart attacks. It's never too late to learn a new trick, unless of course it's snowboarding.

Throw a party of your own. There are many others who would love to attend. Don't worry about the size of the party, because size doesn't matter, it's the fact you are still

able to party and to host one that counts. So ask a few friends over for eggnog and shortbread cookies and talk about some of your Christmas memories and about the plans you may have for this Christmas.





This last one is up to you..... try to think about how you can make each day one percent brighter and start off early in November. If you only to make your day 1% brighter how much brighter would it be in 30 days? Who knows, by December 1st your season may be so bright that you need to wear shades.

Why did I write this article? Well, the post-Christmas blues can have a lingering effect and can make the winter months seem longer. As much as positive feelings can occur before Christmas, the after effects of Christmas can sometimes be a let down. So the pre-Christmas blues and the post-Christmas blues can sometimes go hand in hand. So why don't we carry the positive spirit of Christmas onward and well into the New Year and beyond? Maybe everyday should feel like the happy days of Christmas? Because your health matters, and your good health starts with what you can do for yourself.

Let's talk again soon,

Dr. Lalit Chawla MD, CCFP, FCFP

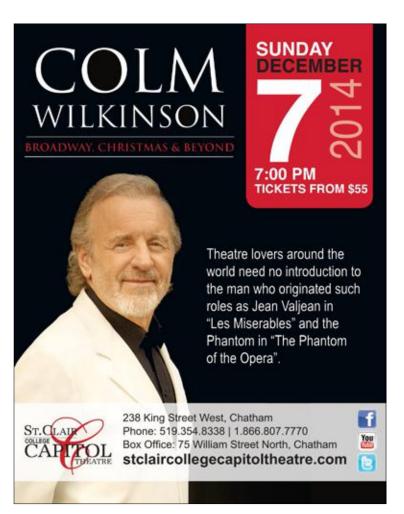
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For Your Home Oxygen And CPAP...

VitalAire has provided Respiratory Homecare for the past 40 years and we are here to assist you with all your home oxygen needs. We hold national accreditation status with Accreditation Canada. With over 80 locations across Canada, we provide quality programs and convenience for all your home oxygen, CPAP (sleep apnea treatment), and other respiratory requirements.

The goal of home oxygen treatment is to improve your quality of life by reducing shortness of breath and enabling you to have a more active lifestyle, and assisting you to better manage your activities and independence.

If your doctor is considering oxygen therapy for you, have one of our Healthcare Professionals visit you to discuss your oxygen needs and the use of oxygen therapy. Our professionals are available to monitor, follow-up, and support your changing needs.



CAPITOL THEATRE

Perfect For Any Occasion

The St. Clair College Capitol Theatre is a 1210 seat entertainment venue in the heart of downtown Chatham. But it can be much more than a performing arts centre!

Our lounges are perfect for any occasion. The Rotary Lounge is our largest reception area in the lower level of the building. It features comfortable décor and two large bar areas. It can accommodate up to 250 people depending on the set-up.

The Unigasco Lounge on the second floor offers a birds-eye view of downtown Chatham from its two beautifully decorated outdoor patios. Art deco décor, a deluxe bar, and a lovely lobby for spillover guests provide a private location for any party or special event you have in mind. Depending on the time of year, it can accommodate anywhere from 30 to 150 people.

For more information on renting the main auditorium or either of the Lounges, contact the Capitol Theatre at **519-380-0174** or email **Igrand@stclaircollege.ca** Pictures can be found in the PHOTO section of our Facebook page: **www.facebook.com/chatham.capitoltheatre**



BE AN EVERYDAY HERO...

In this year's United Way Campaign!

Use your small change to make BIG CHANGE in Chatham-Kent.

For just "a dollar a day for United Way" – that's \$365.00 – you can ensure that the 30 + agencies, programs and services are there – 24/7 – 365 days a year - for our community's most vulnerable citizens.

For just "a dollar a day" (and ... these are only a few of the ways you can help!)

- A child with autism will receive one-on-one teaching and guidance in order to integrate them into a main stream classroom and provide life opportunities that they may not otherwise have.
- The Epilepsy Support Centre can educate the staff at six of our local schools on seizure identification, seizure first aid, and educational challenges.
- Dresden Sidestreets Youth Centre can help 15 elementary students with their homework and engage six high school students in tutoring the younger ones.

There are programs that can help ease the burden. Don't know where to go for help? *Just call 2-1-1!*





THEY HAVEN'T LOST THE PLOT

Storytelling and Dementia

Everyone loves a good yarn. Stories are how we connect with one another and with the larger world. Sadly, when you lose your memory, you also lose that storytelling ability. TimeSlips® is changing that by replacing the pressure to remember with the freedom to imagine. Joanne Martin, TimeSlips® Facilitator, explains: "We start with a photograph or drawing. Then, through a series of open questions, we encourage participants to make up a story. And they do have vivid imaginations! Sometimes we have to slow them down. It's always fun!"

Keri McGregor, Supervisor Activation/Coordinator Volunteer Services at Riverview Gardens says, "It's amazing to see how engaged the residents are during our storytelling sessions, and how they build on each other's ideas."

Afterwards the stories, together with the images that inspired them, are printed in newsletters, or posted on the wall. Family members enjoy them too. "We're planning to publish them and invite family members to a'Book Signing Event," says Joanne. "Our storytellers love it when we tell them they're going to become 'published authors'!"

The Champion A TIMESLIPS® STORY

Grandma is playing cards. She's playing "45's". She has never played this game before but it looks like she knows what she's doing. Her daughter is watching her. Some



of Grandma's children are in the room too, watching and saying what they think. "I think you're cheating, Grandma!" the kids say.

Grandma replies, "I didn't say that!" She's angry because she has been falsely accused. She's got

nice hair. And she's got an ace in her hand. Her daughter, Nicky, is smiling and laughing because she has put down this card and declared herself the winner. Grandma may be unhappy, and she may be disgusted, but she's got a twinkle in her eye.

The kids are all rooting for Grandma, and they want her to win, even if she does cheat.

This article has been written and along with the image has been submitted by: Joanne Martin of TimeSlips*

For more information call (519) 436-6214

or visit https://www.timeslips.org/

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Motion Specialties | 785 St. Clair St, Chatham The FIRST Friday of every month 20 percent off Age To Be: 60+

SATURDAYS

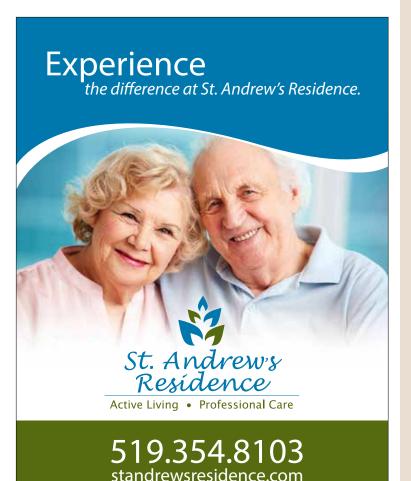
What's 4 Dinner | 6 Lowe St., Chatham See Store for Saturday Specials Age To Be: 55+

EVERYDAY

I Luv Juicy | Downtown Chatham CenterSt. Clair College Healthplex (Closed Sundays)15% off any sale over \$5.00Age To Be: 55+

As we build this Senior Discount Days Directory.... Let us know if you are interested in advertising your business on this listing. E-mail us at info@athielmarketing.com for further information and please note: Senior Discount Days on your e-mail subject line!

*All business and discounts noted are subject to change. Some exclusions may apply, see individual stores for details.



WHAT'S 4 DINNER TONIGHT?

Make It Easy... Just Add Heat

What's 4 Dinner and Bakeshop is located at 6 Lowe Street (just off of St. Clair St. across from Gril-Lite.) The majority of the staff are retired, live in Chatham-Kent, and just love to bake and cook.

What's 4 Dinner provides homemade meals both in individual and family size servings. They offer daily specials and homemade baked goods, and pride themselves for their large selection of hearty homemade soups. Stocked with a variety of homemade meals and baked goods, they provide a convenient way to shop for yourself, your family, and your students (those at home and away at school.) Choosing What's 4 Dinner eliminates all of the chopping, shopping, clean up, and waste for you. What you do have are homemade meals and all you need to do is "Just Add Heat!"

Let us make your dinner tonight! Special orders can be placed in advance, drop by and ask for details.

Also while you're waiting for your order to be filled, visit "Kathy's Kloset" upstairs where you can find unique treasures in our consignment boutique.

SUDOKO ANSWERS

So...How did you do?

4	6	8	3	7	5	9	1	2
3	9	7	1	2	8	6	4	5
5	1	2	6	9	4	7	3	8
8	2	6	9	1	7	3	5	4
9	5	3	8	4	2	1	7	6
7	4	1	5	3	6	8	2	9
6	8	4	7	5	3	2	9	1
1	3	5	2	8	9	4	6	7
2	7	9	4	6	1	5	8	3



519.351.7905 | whats4dinnerck.com

WHEN THE WEATHER GETS COOLER

Out Come the Socks

As the cooler weather sets in many of us are putting away our sandals and putting on our socks, our fall shoes, and then our winter boots.

When it comes to socks, stockings, and footwear, Bioped offers lots of options for you to choose.

Compression stockings or socks are garments designed to aid in the circulation of blood throughout the legs to prevent edema or swelling in the extremities. Varicose veins occur in the legs and feet due to the malfunction of the valves within the vein walls. This malfunction leads to the backflow of blood within the veins and results in additional pressure on the vein walls. This pressure causes the vein walls to stretch and weaken and become incompetent (Sigvaris Guide to Compression Therapy, 2014).

Graduate compression works by acting as an external layer of muscle, gently squeezing the vein walls together and allowing the valves within the veins to function normally. The stockings or socks come in a wide variety of styles and compression levels to accommodate all lifestyles and levels of insufficiency.



Made of Cashmerino/Bamboo for added comfort!

Colourful, comfortable, and, with winter knocking at the door, cozy too!

And always remember.... Compression is most effective when put on at the start of the day and should be worn daily for best results.

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(519) 355-1142 Jennifer Johnstone C. Ped (C)



YOUR PET'S HEALTH

Is Our Priority

Having trouble getting your pet in for their check-up? We now have a veterinarian available to make house calls! We do house calls for most routine procedures, like vaccines, heartworm testing, and general physical exams. Many pets find the car ride or hospital visit stressful; a house call will allow your dog or cat to get examined in the comfort of your own home!

WE NOW HAVE A VETERINARIAN AVAILABLE TO MAKE HOUSE CALLS!

Please ask us about booking a house call; they can generally be scheduled at a time that works well for you! However, if your pet isn't feeling well, it's best to schedule an appointment at the hospital today. Please ask us about our pet taxi service if you have difficulty transporting your pet.

Your pet's health is our priority and we will do whatever we can to help ensure your pet is able to receive the care it needs.

Don't forget to pick up your flea and heartworm medication. These are parasites that affect all dogs and cats, including exclusively indoor pets. Call today for information on the different types of preventative medications available for your furry friend!

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NEW!



Our C.H.A.P. vans will soon have a new look. Above is the new logo and listed below are some questions you may have about this partnership and change. If you would like further information about this change please call 1-855-728-1433

- **1. What is Care Link?** Care Link is a one-point access for people and organizations looking for Health Transportation. No matter where you live in the Erie St. Clair geography you will be connected to the RIGHT agency! RIGHT away!
- **2. Who are the Agencies involved?** All the LHIN funded agencies in Erie St. Clair are part of this initiative. Lambton Elderly Outreach, Family Service Kent (C.H.A.P.), Canadian Red Cross, and WECT led by the Community Support Centre of Essex County in partnership with Essex Community Services, Amherstburg Community Services, South Essex Community Council, and Life After Fifty.
- 3. Can I still call my Transportation Provider directly to book a ride? YES, please do! The 1-800 phone number will provide easy access for those new to the area or new to the service.
- **4. Will my service change or the cost of my trips increase?** *NO. You will still have the excellent service that you are accustomed to for the same price that you are paying now.*
- **5. Where did the new vehicles come from?** The Erie St. Clair Local Health Integration Network made an investment in the Transportation Program by purchasing vehicles for the local providers. They are aware of the importance of making sure that people get to the RIGHT PLACE in the RIGHT TIME in a safe manner.





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For information, please call us at **519.352.4425**. Make DriveWise your wise choice for all your driving needs.

ESTATE PLANNING FOR GRANDCHILDREN

By Lawyer Jason Mallory

Estate Planning is a significant part of my legal practice. Many seniors see me to update their existing Wills or to prepare new Wills for them. I find that a common motivation for updating their Wills is the arrival of a new grandchild into their family. Of course, grandchildren are a tremendous gift, and many grandparents wish to leave something to their grandchildren in their Wills as a small token of the love and joy that they feel towards them, and also to help their grandchildren face the financial realities that lie ahead.

There are many different ways that you can leave a gift to your grandchildren as part of your estate plan. Here are a few possible options.

GIFT DURING YOUR LIFETIME

Perhaps one of the most obvious, but sometimes overlooked, options is to provide a monetary gift to your grandchildren while you are still alive. You can do this in a lump sum, or spread the gifts out over several years. With this option you are able to experience the joy and benefit that you are providing to your grandchildren as opposed to only leaving them an inheritance in your Will.

PERSONAL ITEMS

Of course the most valuable item that you leave to your grandchild may not be money. You likely have personal items that have provided for special memories with your grandchildren. These items may range in size from a small toy car up to a full-sized classic car that you have in storage waiting for your grandchild to turn 16. I commonly have grandparents give certain items of jewelry, which have been in the family for many generations, to their grandchildren in their Wills.

CASH LEGACY

A cash legacy is simply a gift of a specified amount of money to a certain person or group of people, for example \$1000 to each grandchild. Keep in mind it will be necessary for your lawyer to include special wording in your Will if you wish for this amount to increase with inflation.

Jason Mallory is a lawyer with Kerr Wood & Mallory in Blenheim and recipient of the Margaret E. Rintoul Award in Estate Planning



PORTION OF YOUR ESTATE

An alternative to leaving a specific dollar amount to your grandchildren in your Will is to leave them a certain percentage of your estate. A benefit of this method is that the amount of your estate provided to your grandchildren will change proportionately if the value of your estate increases or decreases prior to death.

TRUST FOR GRANDCHILDREN

If you provide a specified portion of your estate to your grandchildren, it is important that you discuss the implications of such a gift with your lawyer if you have, or may have, grandchildren under the age of 18 years. You may also wish to specify a later age, for example age 25, until which each grandchild's portion of your estate must be held in trust for them.

EDUCATION TRUST FOR GRANDCHILDREN

It is possible to allocate a portion of your estate in trust for the benefit of grandchildren that may be attending college or university after your death. Such a trust would provide your Estate Trustees with the discretion to determine if, how much, and how often money will be paid out of the education trust to the grandchildren. Typically expenses such as tuition fees, book costs, computer and technology expenses, rent and living costs, and travel expenses, would be approved by your Estate Trustees as part of an education trust.

REGISTERED EDUCATION SAVINGS PLAN

If you are a subscriber of an RESP for the benefit of your grandchildren, you can direct in your Will that your Estate Trustees continue to make contributions to the RESP after your death. Alternatively, you can direct your Estate Trustees to make a payment to the parent or guardian of your grandchildren to ensure an RESP is maintained for their benefit.

CONCLUSION

As you can see there are many options when considering giving a portion of your estate to your grandchildren. Of course, you can also combine more than one of these options in your estate plan to provide a valuable gift to your family's next generation.

Jason P. Mallory, H.B.A., J.D.

*The comments in this article are not meant as legal opinions and readers are cautioned not to act on information provided without seeking specific legal advice with respect to their particular situation.

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2 RETAIL LOCATIONS IN THE KENT & LAMBTON COUNTY REGION!

>> A-785 St. Clair Street, Chatham Ontario 519.358.7096

>> 1000 Finch Drive, Sarnia Ontario 519.336.7781

butternut squash SOUP

Ingredients

- 2 lbs butternut squash
- 1 tbsp coconut oil
- 5 cups chicken broth
- 1 tsp salt
- 1/8 tsp pepper
- 1/2 tsp cinnamon
- 1/8 tsp nutmeg
- 1/4 tsp garlic powder
- 1 tbsp maple syrup
- 4 tbsp chicken fat or butter arrowroot powder, as needed

Instructions

- 1. Cut the butternut squash lengthwise, coat inside with coconut oil, place inside-up on a pan and roast in a 400 degree oven for 30 minutes or until soft. Scoop out and set aside.
- 2. Heat broth in a large pot until boiling. Add butternut squash.
- 3. Add all of the other ingredients.
- 4. With an immersion blender, blend soup until it is smooth.
- 5. If the soup is not thick enough for your liking, add arrowroot powder by the 1/2 tbsp until it thickens, blending well between additions to ensure that you don't use too much.

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Enjoy the benefits of being active all year long at the St. Clair College HealthPlex. Take advantage of our many senior programs equipped with everything you will need to start your journey toward a Healthier, Active You. Senior Track Memberships are available to the community and include unlimited access to our indoor track and one group exercise class per week. Participate in such classes as – Functionally Fit, Zumba, Yoga, and more!

Looking for something NEW! Join us every Wednesday 2:00pm - 4:00pm for our Pickle Ball league. Playing Pickle Ball keeps you feeling well, strong, motivated, enthusiastic, and young. Most important, playing Pickle Ball is a great way to meet new people and have fun.

The possibilities are endless at the HealthPlex with our exciting line up of programs and services. Volleyball, Walk 2 Run, and Biggest Winner could be the program you were waiting for. Be the first to experience MELT training, a NEW program designed to reduce the negative effects of aging including osteoarthritis, aches, and pains.

Full memberships are available to the community at affordable rates and include access to our Fitness Centre, Group Exercise Classes, Gymnasium, and 2 Lane suspended indoor walking/running track.



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Palace



Slots for Seniors



S&R Residence on the Thames



Serenity Blenheim Retirement Living





St. Andrew's Residence



St. Clair Capitol Theatre



Shoppers Home Health

St. Clair College Healthplex



The Cultural Centre



The Foundation of C-K Health Alliance



Tilbury Manor Long-Term Care



United Way Chatham-Kent



VitalAire



What's 4 Dinner & Bakeshop

Don't have a reader? Search for a "QR Code Reader" in the App Store.

CHARITABLE BINGO AND GAMING REVITALIZATION

to Benefit Local Charities in Chatham-Kent

October 1, 2014

The Ontario Lottery and Gaming Corporation (OLG), together with Riverview Bingo Palace and Riverview Charities' Association, have made changes at the local bingo hall, located at 497 Riverview Drive, Chatham, ON. The goal of this revitalization is to ensure local charities have a viable way to fundraise, to support local programs, to enhance local charitable operations, and to support local employment at the gaming centre while offering the customers a new entertainment experience.

Riverview Bingo Palace now offers customers the choice of new electronic games or the traditional paper-based games that have been played at bingo centres for years. Adding the electronic products to the traditional paper-based games enables the revitalization of the charitable gaming industry and provides a sustainable source of revenue for the local charities. These local charities are an integral part of the Chatham-Kent community and the funds raised through charitable gaming allows them to continue their important work in our community.

The introduction of the new electronic devices, called Geckos, follows a successful Pilot Program which introduced e-bingo in a few selected sites throughout the province. This resulted in a significant increase in revenue for local charities. By developing and introducing new products and technologies that will add to the traditional charitable gaming experience, more money will be generated for the local charities. The revitalization is intended to preserve and enhance funding for charities while creating economical benefits, including employment opportunities, at local charitable gaming centres.

Electronic Bingo is offered on individual terminals with touch screens. The terminals are also able to play the cards for the player. Many players are combining the electronic game with traditional paper bingo as they dab some cards while the terminal plays others for them. The terminal is engaging and makes the bingo game interesting as it shows the player how many numbers they are waiting for to get a bingo and allows the player to change the colour and shape of the dabs. Another addition to Riverview Bingo are games that offers customers more choice and complement existing paper bingo games and the new electronic version. These games include:

- Play on Demand (POD) a collection of electronic games on the electronic Geckos that can be played anytime and are not linked to a bingo session. Monetary prizes can be won.
- Tap Tix the evolution of the classic Break Open Ticket features an interactive display screen on a ticket dispenser.
 These games can also be played anytime and are not linked to a bingo session.

These new games allow Riverview Bingo Palace to offer more customer choice, be more competitive, and appeal to a broader demographic, while providing a new gaming entertainment experience from traditional bingos and casinos. Charities will have a more viable way to generate funds to support their programs. Strong charities make the community of Chatham-Kent better place to live.

Riverview Bingo Palace has undergone a major renovation to make the gaming experience more enjoyable for their patrons. The seating area at the Bingo Hall includes some traditional long tables along with some octagon tables and stadium seating with seating on one side only. All of the changes and upgrades have been carefully thought out to make the gaming experience a positive one for all customers.

Riverview Bingo Palace also has a snack bar that has been upgraded. A new menu is going to be introduced in the coming months to include more selection of items and Daily Specials.

Riverview Bingo Palace is open 7 days a week with Bingo Sessions daily at 10:00 am, 1:00 pm, 3:30 pm, 6:30 pm & 9:30 pm daily. There are Midnight sessions on Friday and Saturday nights. Tap Tix machines are available for play during the hours that the Bingo Hall is open: 9:00 am to Midnight Sunday thru Thursday and 9:00 am to 2:30 am on Friday and Saturday nights. You can get more information and updates at their website – www.riverviewbingopalace.com or call them at 519 351-3232.

You are invited to stop in and check us out anytime! "We haven't changed, we've just got better!"



NEWLY RENOVATED GAMING FACILITY! STOP BY AND CHECK OUT THE NEW TECHNOLOGY. YOU CAN NOW PLAY COMPUTER BINGO OR STILL PLAY PAPER BINGO OR PLAY BOTH!!



10:00 AM, 1:00 PM, 3:30 PM, 6:30 PM, 9:30 PM DAILY SESSION TIME: SPECIAL MIDNIGHT SESSIONS ON FRIDAYS AND SATURDAYS

\$1,000,000 WAS RAISED LAST YEAR ALONE FOR OVER 100 CHATHAM-KENT CHARITIES BINGO PROCEEDS ENABLE MANY GROUPS TO HELP OUR COMMUNITY IN MANY EXTRAORDINARY WAYS!

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