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**THIS ISSUE'S COVER**

**'MODULATING MELODIES: Our Jewish Journey'**  
 By Ava Lee Millman Fisher

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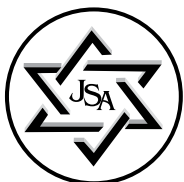
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SERGE HABER

**“ There are no words to describe the moment that you get home and there is nobody there. “**

## PRESIDENT'S MESSAGE

Dear Friends,

As we have just concluded the 2011 year, and entered a new year of 2012, it is always wise to linger on JSA accomplishments of the past and set targets for the future.

Last year JSA successfully completed 11 events:

- six Empowerment Series
- one spring forum
- one fall symposium
- one Old Jews Telling Jokes
- undertaken a move from Beth Israel office to the present location
- a housewarming event for our new location
- sponsored a full supper for our AGM, that created a social interaction and honoured three seniors for their well-deserving work in our community.
- published three Senior Line magazines
- edited the Vancouver Jewish Seniors Directory, now available
- upgraded our website

**We have started a new peer counselling program and we are planning to involve senior volunteers for all our new programs.**

We are planning a wellness clinic and a drop-in centre.

We are trying to develop peer support programs to help our seniors in the areas of loneliness, home and institutional abuse, fighting marginalization - and I could go on and on.

Our budget has increased for this year by 80% and of course this must intensify our attention to fund raising. This is our greatest challenge.

I hope and pray that our programs and dreams will come to fruition.

The need is there and so is our ambition, determination and challenge. In the midst of all this I have suffered a personal tragedy by losing my beloved wife Elinor after 56 years of marriage and partnership on October 5, 2011, just before Yom Kippur.

The support that I have received from my friends, my JSA family and our community at large makes me very humble and extremely grateful.

In the midst of all this sadness I am grateful for being busy with the JSA. Without my involvement I sincerely think I would go crazy.

Out of tragedy and suffering you can always learn a lot. I was convinced that after more than 15 years of working with and for seniors - studying and reading through literally

thousands of pages about seniors, I would know everything.

How wrong!

In order to understand the pain, the loneliness and the need of company of people you have to experience it yourself. Nobody can teach you how to lose a beloved wife, a mother, a father, sister or brother or friend. You must go through it and learn.

I remember vividly a senior friend who lived over 100 years. He was wealthy, in fair shape, had a good family, good business, and yet he was going around crying from loneliness.

**There are no words to describe the moment that you get home and there is nobody there.** You feel so alone and so vulnerable! This is what JSA is trying to accomplish—preventative action to inform, educate, advocate and support.

May G-d be at our side in our task to help seniors: By seniors giving of ourselves, giving time, patience, work, money and understanding the needs of our seniors.

Sincerely yours

Serge Haber  
Tel: (604) 271-1990 or email  
karon@jsalliance.org

# PEER COUNSELLING

JSA is very pleased to announce that Charles Leibovitch has recently been hired as the **Peer Support Coordinator**, a new position at JSA. Mr. Leibovitch is a social worker and has worked in the Vancouver Jewish community for many years with seniors. JSA has received funds from JCF to initiate a pilot project of Peer Counselling Services by seniors for seniors.

If you are 55+ and are interested in joining as a volunteer in the Peer Counselling training program please contact Charles Leibovitch, Peer Support Coordinator at 778.840.4949 or email [charlesleibovitch@aol](mailto:charlesleibovitch@aol) or Karon at JSA 604.732.1555.



## Jewish Seniors Alliance Peer (Volunteer) Support/Counselling Program for Seniors

I have recently been engaged as the new Peer Support Coordinator for Jewish Seniors Alliance. In this new position I will be planning, developing and implementing a peer (volunteer) counseling program for Jewish seniors living in Vancouver and the Lower Mainland.

For several years there has been a growing trend and a social movement changing the various helping professions and community service organizations throughout B.C., Canada and North America, to promote and increase the involvement of peer counsellors to provide additional support to clients of all age groups and backgrounds as a complement to professional counseling services.

Consequently this has resulted in an increasing need to train peers (volunteers) to provide counseling and support to people (clients) of similar age, cultural background, religion, lifestyle and life experiences. Considerable research and studies have demonstrated the very significant positive health benefits, physically, mentally, emotionally and socially for both volunteers and the recipients of peer counseling and support services.

**We are currently in need of seniors who are interested in joining a five to seven week training course, for three to four hours per weekly meeting. The training will be provided by the Vancouver Crisis Centre staff and cover basic counseling, problem-solving, decision-making, communication**

**skills and empathetic listening skills. Participants will benefit from this training course by increasing their own knowledge and skill about their health and wellness and increase their ability to share this increased knowledge and skill with clients.**

Upon completion of the training course, the peer (volunteer) counselor will be matched with an appropriate client and have the opportunity to make a positive difference in someone else's life and help others increase their own coping skills, self-esteem, self-worth, social supports and social networks.

For further information please contact myself, Charles Leibovitch at 778.840.4949 or 604.267.1555 or by email : [charlesleibovitch@aol.com](mailto:charlesleibovitch@aol.com).

Thank you,



A handwritten signature in cursive script that reads "Charles Leibovitch".

Charles Leibovitch, M.S.W., R.S.W.  
Jewish Seniors Alliance Peer Support Coordinator



EDITH SHIER

## EDITOR'S MESSAGE



Government of Canada

This project is funded in part by the Government of Canada's New Horizons for Seniors Program.

Our short winter days are here but we have some wonderful events to liven them up.

The Empowerment Series has taken off in November, giving us a birds-eye view of the financial market and possibilities for today. Our next one, not to be missed is February 1<sup>st</sup> at the Jewish Community Centre, showing us Housing Options. The February 13<sup>th</sup> event at Kehila, Richmond, will tackle our Healthcare options with most interesting speakers. Look at the schedule on our back page for more information.

Well, Jewish Seniors Alliance has a wonderful new Website. I encourage all of our Seniors who have computers to log in to it. It will open up a whole world of interesting reading.

The Website can be accessed as follows: [www.jsalliance.org](http://www.jsalliance.org).

Try it – you'll like it!

# Modulating Melodies OUR JEWISH JOURNEY

By Ava Lee Millman Fisher

### as seen on the front cover...

This painting was originally conceived over two years ago, when my first grandchild was about to enter Vancouver Talmud Torah preschool! My grandson is now in kindergarten, and my granddaughter has taken her brother's place in preschool. I was (and am) filled with overflowing emotions and abundant memories, as my four sons are all Vancouver Talmud Torah alumni. My mental images travel back and forth in interwoven threads.

Joyous thoughts, memories, and anticipations have paved the path for this watercolour, MODULATING MELODIES: Our Jewish Journey. I have painted it with Jewish children in mind, and have used a variety of techniques to encourage the young students (along with their parents!) to engage in finding Jewish images and motifs within the artwork.

The background of this watercolour is representative of the wonderful natural bounties that God has bestowed upon those of us living in British Columbia. Clearly visible are the mountains, forests, rocks, ocean, etc. Superimposed on this scene, is a spiralling path composed of a music staff–



which is intended to be a joyous, tuneful path of discovery. The path, itself, as it meanders around the page, alternates between left to right (representative of the child in the setting of the secular/English curriculum), and right to left (representative of the child in the setting of the religious/Hebrew curriculum.)

The major Jewish Holy Days and Festivals are represented by various images along the journey. For these, I have used gold, silver, and bronze illumination, as well as bright colours, to set them out as Jewish jewels for the Jewish child to behold. They are also distinguished from the background setting by being outlined in black, or a metallic (as a child might draw or paint.)

The Hamsa with God's eye watching over us has the staff tied to the index finger ... Adonai remembers. The dove is bringing us peace. The journey commences with an image of The Ten Commandments and ends with a Torah. The metaphorical intent is that this spiral will continue on with the next generation of Jewish children, and will be picked up again by their children. In musical terminology, I envision this to be "Da Capo Al Fine" ... from the beginning to the end ... and then back to the beginning!

# Welcome to new members

Clifford Murray  
Flora Bluma Field  
Binki Segal  
Jennia Litsky  
Philip Litsky

Sheldon Nider  
Debbie Nider  
Rhoda Tafler  
Byron Aceman  
Joan Ironstand



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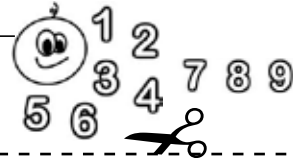
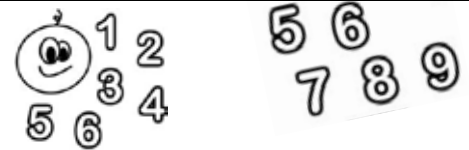
## Keep In Touch

Help us keep our mailing list up to date.  
Please call us at the JSA office: 604.732.1555  
or e-mail office@jsalliance.org

## MEMBERSHIP

## We need numbers

In order to advocate to government—**WE NEED NUMBERS.**  
In the event that they should heed to our needs with any speed—**WE NEED NUMBERS.**  
This alliance to sustain and our credibility to maintain—**WE NEED NUMBERS.**  
So turn to all those you can and recruit friends...women or men—**WE NEED NUMBERS.**  
Our wish to all of us in 5772 is that we all strive to do even more than we do!!—**WE NEED NUMBERS!**



## REMINDER RENEW YOUR MEMBERSHIP

### JEWISH SENIORS ALLIANCE MEMBERSHIP APPLICATION AND RENEWAL FORM

Return to: **Jewish Seniors Alliance of Greater Vancouver**, 949 West 49 Ave, Vancouver, BC V5Z 2T1, 604-732-1555  
We focus on advocacy for Jewish seniors, housing, transportation and other issues related to seniors.  
**Numbers count** so we **need** your support as members to tackle these important issues. **Thank you for signing up.**

PLEASE PRINT

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I wish to make a further donation of \$\_\_\_\_\_ For a donation of \$180 you will be honoured as a Life Member

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Credit Card # \_\_\_\_\_ Expiry Date \_\_\_ / \_\_\_ Signature \_\_\_\_\_

A tax receipt will be issued for a 2-year membership of \$24 and up.

# A personal note of appreciation to all the volunteers and organizers

## Mazal Tov



FROM LEFT: Serge Haber, Dr. Moira Stillwell, The Honourable Alice Wong, Mayor Gregor Robertson, and Rita Ko

...a brief note of appreciation for a wonderful merging of people...venue and event!

**It made several of those present understand how it is possible for people to co-exist in harmony and mutual respect.**

Serge was outstanding in a bittersweet moment for him..and for those who witnessed him quietly saying 'Elinor is with me now'..as he affixed the first mezuzah with Mordechai Wosk, whose explanation of what the mezuzah is and why we have it in on our doorposts was exceptional.

Political officials Mayor Gregor Robertson, Minister Alice Wong, and Dr. Moira Stillwell MLA were there not only to honour our Jewish community.. but as Gregor Robertson said.. helped the event become a genuine collaboration of peoples. Seniors helping seniors..in every community throughout Vancouver..took on a new meaning.

Toddah rabbah especially to Regina Boxer, who chaired the event. Thanks to the team of volunteers whose assembly and setting of the food, festively placed.. so much like the celebration of Sukkoth.. during which the Chanukat Habayit took place was elegant.

May I say Mazal Tov to you all again... and to all who made this opening a celebration for Serge..for the JSA..and allowing us to see the growth and the future of the JSA in our new home.

Stan's voice ringing out in Hatikvah.. gave us all The HOPE that anything is possible.

By Binny Goldman



Refer to the JSA website for photos, videos and more information.  
[www.jsalliance.org](http://www.jsalliance.org)

## FREE ADVERTISING ON JSA WEBSITE



[www.jsalliance.org](http://www.jsalliance.org)

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## The Honourable Alice Wong addresses the guests at the House Warming event.

Good afternoon, it is a pleasure to be here today and I'd like to thank you all for inviting me.

As many of you are already aware, I was appointed to the role of Minister of State for Seniors last May.

Since then I have spent a considerable amount of time meeting with stakeholders, visiting with my provincial counterparts and federal colleagues and meeting with seniors from coast to coast to coast.

**This year, the first of the Baby Boomers will turn 65. Already, one in seven Canadians is a senior; in 25 years, the proportion will be one in four.**

Some see an aging population as a cloud on the horizon, but I believe it's a cloud with a silver lining.

Canadians are living longer than ever, and that's good news. And seniors are enjoying more years of healthy, active life, and that's even better news. Why? Because we need their contributions, we need their skills and experience in the workplace, and we need their involvement in the community.

The generation born in the thirties, forties and fifties redefined what it meant to be young, and now they are redefining what it means to be old. They don't see this period of life as a time to slow down or opt out. Far from it. They want a change, not a rest, and when they retire from one job, they may well be eager to start in another one.

For those who stop working, retirement is an opportunity to develop another side of their personality, to pursue new interests and to give more attention to the causes they care about.

Of course, it's easier to do this when you have financial security. In Canada, old age is no longer synonymous with poverty. Our public pension system, in particular, has been a great success in improving their standard of living.

Financial security for older Canadians is vital, but so is staying active and engaged. The Government of Canada is investing in a program called New Horizons for Seniors, which

supports projects that help seniors use their skills to benefit their communities.

This year, we announced an additional \$10 million over two years for this program. This funding will go to a wide variety of projects, including initiatives to raise awareness about elder abuse.

**Last year, we passed a law to establish the first day of October as National Seniors Day in Canada. It's a way to show our esteem for seniors and our continuing commitment to their well-being.**

Canada's seniors have a lot to teach us. After all, they lived through the hard times that marked the 20th century, such as the Great Depression and World War II. They were also responsible for that century's unprecedented social and technological advances.

The people who built this country are entitled to our gratitude and our help. That's why our government is working to give seniors the best possible quality of life.

As I often say, Canada's seniors built our country, and they deserve our thanks.

That's why our government is taking strong action to support our seniors.

This includes the largest Guaranteed Income Supplement increase in a quarter century.

Since 2006 our government has provided over \$2.3 billion in annual tax relief for seniors and pensioners, removed 380,000 seniors from the tax rolls completely, introduced pension income splitting, made significant investments in affordable housing for low-income seniors and doubled the pension income credit, just to name a few.

In closing, I would like to thank you again for inviting me here today and remind all of you that our government is working hard to ensure our policies, programs and services continue to provide opportunities for Canadians to improve their well-being and quality of life.



## PANEL DESCRIBES A CRISIS

“Good seniors care needs funding and advocacy.”

By DENA DAWSON

On the afternoon of Oct. 30, 2011 Jewish Seniors Alliance (JSA) presented a symposium on the potential crisis in health care for seniors in the province.

Held at Congregation Beth Israel, approximately 160 people gathered to hear a panel of experts describe the severity of the problem. In his opening remarks, Serge Haber, JSA president, said the senior population is set to double in the next 50 years and that older adults should have the power to insist on treatment with dignity.

Dr. Rubin Feldman, chair of the JSA planning committee, introduced the panel. The speakers included Kim Carter, lawyer and B.C. ombudsperson since 2006; Moira Stilwell, radiologist and member of legislative assembly; Joanne Haramia, a social worker with Jewish Family Service Agency; Marcy Cohen, senior researcher and community health policy analyst; and Gloria Levi, gerontologist, social worker and author.

Introducing the film to be shown about hospital care, assisted living and custodial care prior to the panel discussion, Levi said that people should remember that seniors are a diverse population and encompass two generations: those aged 60-80 and those aged 80-100s. Much of what is needed to deal with seniors care should emphasize services, including transportation, socialization and even activities like gardening, she said, adding that the question is how to provide services in a seamless way.

Carter spoke following the film, pointing out that residential care options have grown in the past 25 years. However, regulation and monitoring have relaxed, and this can pose problems. As well, programs or care features that can maintain or enhance dignity and respect can't always be measured.



**KIM CARTER**



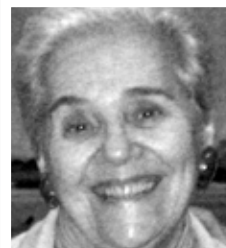
**MOIRA STILLWELL**



**MARCY COHEN**



**JOANNE HARAMIA**



**GLORIA LEVI**

The provincial government has released a report on residential care that includes a Resident's Bill of Rights, passed in Parliament in 2009. Carter pointed out that the role of resident family councils is to help support the home aspects for residents and look at making choices. She noted that there are elements of residential care that are easier to improve and that it would not cost a great deal of money to do so.

In Stilwell's presentation, she pointed out that, in her experience, seniors issues were high on the list of voter concerns. A heterogeneous group, some seniors are still working and are physically fit, some have access to financial resources and some do not. However, she admitted to being concerned that there was a crisis in seniors care and that a “revolving-door” situation exists for many. She considered this a political issue.

Haramia discussed home health care, which, she said, is underfunded, even though many seniors want to stay at home as long as they are able. JFSA provides home support on a sliding fee scale but more underwriting for this program is necessary, she said. Haramia encouraged attendees to remember that retirement planning should include dollars for home support and that support may also be needed from adult children. She also pointed out the importance of seniors socialization and eating meals with others.

Cohen followed up on the suggestion made in the film that people need to pay more attention to social support for seniors. She explained that there is research showing that people who have a sense of belonging have better overall health. For seniors living alone without transportation, isolation can be extreme.

Some of the problems created by a reduction in services were also discussed by the panelists. However, there was hope expressed because, in

2014, there will be new legislation at the federal and provincial levels, influenced by the ombudsperson's report, that may change how funding is allotted to home care.

After the question-and-answer period, Levi spoke once more, summarizing some of what had been said. She noted that more dialogue is needed about nonmedical services that are part of health care and that advocates are integral to seniors care. As well, she added, preventative services are significantly cheaper to fund than having to deal with a crisis, an issue that will affect all of society. She said the provincial ombudsperson needs community support and also pointed out that the possibility of overregulation is real and that too much paperwork can be a barrier to service. What is most needed is a change of attitude, especially toward older people, she said, and seniors and their families need to have choices in care available to them.

In closing, the panel was thanked by Feldman and attendees congregated for refreshments.

*Dawson, is a Vancouver freelance writer. Article reproduced with permission Jewish Independent.*



Refer to the JSA website for photos, videos and more information.  
[www.jsalliance.org](http://www.jsalliance.org)

## A LETTER TO THE EDITOR

Hi,

**Adam Lynes-Ford sent me a notice about your upcoming symposium "Seniors Care in Crisis?" and I would like to attend if you have space. I fully believe we have a crisis that is only going to get worse as the baby boomers become seniors. I have been very active in advocating for seniors and recently produced and directed a music satire aimed at informing the public about some of the issues. We had standing room only and our star, Todd Butler, wrote 10 songs lampooning our "lack of care" system.**

**I believe we need to be taking substantive, province-wide action. I hope it is possible for me to attend.**

**Please let me know.**

**Thank you,**

**Ann Zambilowicz**

**Co-Chair, Family Council**

**The Views at St. Joseph's Hospital, Comox, BC**

**Board of Directors, Support Our Seniors (SOS)**

**PS Both my mom and my mother-in-law spend 12 hours a day in their wheel chairs because we have been told that there is inadequate staffing to allow for a bed rest after lunch. They live at The Views. Many others are in the same boat. A**

Hi,

**I was inspired by the October Symposium to start a group in our little area of 65 houses on the beach. We have joined together to take care of each other. We have quite a few seniors living on their own and we have all been helping them out but now we are going to do it in a more organized way. Because we don't want to impose on people who don't want help we are beginning by simply building connections by meeting for coffee and talking about the project and visiting. We are gathering contact numbers from folks who want us to have their family numbers in case of emergency and spreading info on services that are currently available.**

**Just wanted to share this small outcome from your meeting.**

**Regards and Happy New Year.**

**Ann Zambilowicz**

**Kye Bay, Comox**

**From: Ann**

**Sent: October-24-11 4:25 PM**

**To: [office@jsalliance.org](mailto:office@jsalliance.org)**

**Subject: symposium Oct 30th**



# You and Your Money

“אם אין קמח אין תורה | Im Ein Kemach Ein Torah”

## MANAGING YOUR MONEY IN UNCERTAIN TIMES

The theme of the first session of the JSA-Snider Foundation Empowerment Series 2011-12 was “Managing your Money in Uncertain Times”. The panel consisted of three financial advisors, Mike Bensimhon, Philip Levinson and Bonnie Rapaport. The panel was moderated by another expert in the field, Sam Shamash. Each speaker focused on a different aspect of the theme.

Before the panel was introduced Stan Shear entertained us with a song, “Saving up for Sally”. This was followed by Pan Ottem of Jewish Seniors Alliance welcoming the panel and introducing Sam Shamash, who in turn introduced the panel.

Bonnie Rapaport was the first presenter. She gave an overview of other ‘uncertain times’ in the market. She reminded us of the recessions of 1973-74, 1980-81 and 2008-9. She spoke of Black Monday, Oct 17th, 1957, when the market dropped 22.6% in one day. September 11 also led to a major drop. Although people have become fearful since 2008 the market always seems to correct itself. The best plan is to stay the course. Do not rush to sell. You only lose if you sell for less value than your initial purchase.

A modern fear is outliving your money as life expectancy increases. Having

a competent financial adviser and a balanced and not volatile portfolio is helpful for seniors.

Mike Bensimhon spoke about being tax efficient in your investments. For example, interest on capital gains is taxed at a lower rate than interest on dividend income. He cautioned to be aware of inflation as rates on return vary with inflation. Bensimhon made use of a PowerPoint presentation to illustrate various rates of return, depending on the type of investment and the inflation rates.

He also pointed out that the United States is responsible for twenty-five per cent of the world’s output and thus has a powerful effect on the markets world wide. Since Canada’s trade is seventy per cent with the U.S., we are strongly affected by U.S. Volatility.

Phil Levinson focused his discussion on a description of Segregated Funds, which he pointed out offered a lot of protection for seniors. Segregated Funds are not affected by estate laws and they are guaranteed by the insurance companies that offer them for sale so you cannot lose. You name your beneficiaries for the fund and it is not part of your will so there will be no estate tax. All insurance companies offer this type of fund. Segregated Fund offer peace of mind as they do not go down in value.

Sam Shamash summarized the presentations and led the questions period.

The next session in the Series, “Your Housing Options”, is co-sponsored with the Jewish Family Service Agency and the Jewish Community Centre Seniors, will take place Wednesday, Feb. 1, 2012, 1-2:15 p.m., at the Jewish Community Centre. A panel of experts in the housing field will discuss a continuum of housing options and their costs. Such themes as reverse mortgages, deferring property taxes, home support, assisted living, and long-term care will be discussed. A range of costs for these services as well as how to apply will also be covered. The panel will be moderated by Donna Cantor, Seniors Outreach Worker at Jewish Family Service Agency. For details and registration please call Leah Deslauriers at 604-257-5111 or Jewish Seniors Alliance at 604-732-1555.

*Refer to the back cover for information on the other sessions in the series, and page 22 for Financial Planning Checklist for Seniors.*



Refer to the JSA website for photos, videos and more information.  
[www.jsalliance.org](http://www.jsalliance.org)



# USEFUL RESOURCES

## SECTION TO KEEP FOR REFERENCE

<b>GENERAL INFORMATION SERVICES</b>		
<b>Alcohol and Drug Info &amp; Referral</b> – education, prevention and treatment services, and regulatory agencies related to any kind of substance abuse.		604-660-9382
<b>Ambulance Billing Service</b>		1-800-665-7199
<b>BC 211 Information and Referral</b> —General information line accessible 24 hrs, 7 days a week		211
<b>Health and Seniors Information Line</b> “One stop” for information on both health and non-health related federal and provincial government programs and services. Accessible 8:30 am–4:30 pm, Monday to Friday. Translation services are available in 130 languages.	www.health.gov.bc.ca	1-800-465-9411
<b>Jewish Family Services Agency, Senior Services</b> Provides information to seniors and their families in all aspects of the aging journey. Accessible Mon to Fri 8:30am–5pm excluding statutory and Jewish holidays.		604-257-5151 local 217 / 218 / 219
<b>Jewish Seniors Alliance Information and Referral Services</b> Provides information regarding services of interest to Jewish seniors and their primary/secondary care-givers. Accessible 9:00 am–5:00 pm. Monday to Thursday excluding statutory and Jewish holidays.	www.jsalliance.org	604-732-1555
<b>Medical Services Plan Subscriber Information</b> Vancouver Automated service providing enrolment and premium information and answers to frequently asked questions. 24 hour service	www.health.gov.bc.ca/msp	1-800-663-7100 604-683-7151
<b>PharmaCare</b> (including the Fair Pharmacare Plan)		604-683-7151
<b>Poison Control Centre</b>	www.dpic.org	1-800-567-8911
<b>Police/ ambulance /fire emergencies</b>		911
<b>SAFER (Shelter Aid for Elderly Residents)</b> Provides monthly payments to subsidize rents for eligible BC seniors 55+ or over and who pay rent.		604-433-2218 press “1”
<b>SAIL (Seniors Advocacy &amp; Information Line)</b> Mon to Fri, 9:00 am–1:00 pm. Hotline for older adults re elder abuse or rights violations. Offers legal information, victim services support, referrals to a lawyer and advocacy. Seniors must be 55+ and meet eligibility criteria for lawyer referral. Program operated by BC Centre for Elder Advocacy.		604-437-1940
<b>SHIP (Seniors Housing Information Program)</b> Operated by the Seniors Services Society, the directory provides a comprehensive list of housing available for seniors living in or wishing to live in the Lower Mainland of BC.		604-520-6621
<b>INFORMATION AND SUPPORT SERVICES</b>		
<b>1-800-Banting – The Canadian Diabetes Association</b> For those living with diabetes, family, friends, and caregivers – with information on the prevention and management of diabetes and referral to various community resources. Canada offers disease information, programs.	www.diabetes.ca	1-800-226-8464
<b>Canadian Cancer Society Cancer Information Service</b> Up-to-date information on a variety of cancer related topics, including prevention, early detection, diagnosis and treatment. Can help find cancer-related services and programs in local communities, and interpreter service.	www.cancer.ca	1-888-939-3333
<b>Heart &amp; Stroke Foundation of B.C.</b> Dedicated to the prevention and relief of heart disease and stroke in B.C. and the Yukon. Provides information on research and support groups.	www.heartandstroke.ca	1-888-473-4636 604-736-4404
<b>Kidney Foundation of Canada</b> Dedicated to Research into kidney disease and related disorders, as well as public education and patient services.	www.kidney.ca	1-800-361-7494 604-736-9775

<b>COUNSELLING AND SUPPORT SERVICES</b>		
<b>Alzheimer Society of B.C.</b> Resources and Information. Alzheimer resource centres located throughout the province offer: information, educational opportunities, support groups and the ability to talk directly with a knowledgeable team member. Services help those concerned with or facing dementia.	<a href="http://www.alzheimerbc.org">www.alzheimerbc.org</a>	604-681-6530
<b>BC Bereavement Helpline</b> Lower Mainland.	<a href="http://www.bcbereavementhelpline.com">www.bcbereavementhelpline.com</a>	1-877-779-2223 604-738-9950
<b>BC Centre for Elder Advocacy and Support (BCCEAS)</b> Elder law clinic.	<a href="http://www.bcceas.ca">www.bcceas.ca</a>	604-437-1940
<b>Crisis Intervention &amp; Suicide Prevention Centre of BC (24 hrs.)</b> Provides confidential supportive telephone lay counselling services.	<a href="http://www.crisiscentre.bc.ca">www.crisiscentre.bc.ca</a>	604-872-3311
<b>TTY at the Vancouver Crises Intervention and Suicide Prevention Centre</b>		604-872-0113
<b>The Dementia Helpline</b> The Dementia Helpline is a service for people with dementia, their care-givers, family and friends. Assists individuals in building the confidence to maintain quality of life. All calls are confidential.	<a href="http://www.alzheimerbc.org">www.alzheimerbc.org</a>	604-681-8651
<b>Family Services of Greater Vancouver</b> Provides counselling and supportive services to individuals and families.	<a href="http://www.fsgv.ca/">www.fsgv.ca/</a>	604-731-4951
<b>Jewish Family Service Agency</b> Provides counselling, supportive, and information/referral services to individuals and families.	<a href="http://www.jfsa.ca/">www.jfsa.ca/</a>	604-257-5151
<b>L'Chaim Adult Day Centre</b> L'Chaim provides a social, therapeutic & recreational service to frail or disabled older adults in a safe, supportive environment. Contact Annica Carlsson.	<a href="http://www.adultdaycentres.org/l'chaim">www.adultdaycentres.org/l'chaim</a>	604-257-5111 ext. 400
<b>MEDICAL INFORMATION AND REFERRAL SERVICES</b>		
<b>Vancouver Coastal Health Authority</b> Serves Vancouver, Richmond, North and West Vancouver, Sea to Sky Highway areas, Sunshine Coast and B.C. Central coast.	<a href="http://www.vch.ca">www.vch.ca</a>	604-736-2033
<b>Fraser Health Authority</b> Serves Fraser North, Fraser South and Fraser East.	<a href="http://www.fraserhealth.ca">www.fraserhealth.ca</a>	604-587-4600
<b>HEALTHLINK BC</b>	<a href="http://www.healthlinkbc.ca">www.healthlinkbc.ca</a>	8-1-1
<b>TTY</b> (special Telus relay service for deaf and hearing impaired)		7-1-1
<b>Louis Brier Home and Hospital</b> Provides complex residential and extended hospital care.	<a href="http://www.louisbrier.com">www.louisbrier.com</a>	604-261-9376
<b>NUTRITION</b>		
<b>Dial-A-Dietitian</b> Specializes in easy-to-use nutrition information for self-care. Registered dietitians can provide brief nutrition consultation by phone.	<a href="http://www.healthlinkbc.ca/dietitian">www.healthlinkbc.ca/dietitian</a>	604-732-9191
<b>Meals on Wheels</b> Burnaby .....604-299-5754 Coquitlam .....604-942-7506 New Westminster .....604-520-6621 Richmond .....604-292-7200 Surrey/Delta .....604-588-0325 Vancouver ..... 604-684-8171 White Rock ..... 604-536-3866		
For kosher meals contact Jewish Family Service Agency		604-257-5151 local 218
Kosher food bank		604-257-5151 local 230

# ONGOING EVENTS

## JEWISH COMMUNITY CENTRE SENIORS (JCC)

950 W 41st Avenue  
CONTACT: Leah DesLauriers  
leah@jccgv.bc.ca  
604.257.5111 ext. 208

### SUNDAY

1 – 4 pm Poker

### MONDAY

1 – 4 pm Poker

7 pm Duplicate Bridge

11.45 am bi-weekly Lunch & Learn

Mar. 5 Purim Party at noon

### TUESDAY

9:30 – 10:30 am Chair Yoga

11 – 2:30 pm Duplicate Bridge

### WEDNESDAY

10:30 am In The News

1 pm Poker & Mah Jongg

3 pm Drawing & Painting

### THURSDAY

11 – 2:30 pm Duplicate Bridge

1 pm Tai Ji

### FRIDAY

9:30 – 10:30 am Shabbat Chair Yoga

11 am Social Bridge



## L'CHAIM ADULT DAY CENTRE

950 W 41st Avenue  
CONTACT: Annica Carlsson  
604.257.5111 ext. 400  
annica@jccgv.bc.ca  
www.adulthoodcentres.org/lchaim

### MONDAY AND WEDNESDAYS

9:30 – 3 pm

### FRIDAY

9:30 – 2 pm

## JEWISH SENIORS ALLIANCE OF GV

949 W 49th Avenue  
CONTACT: Karon Shear  
karon@jsalliance.org  
604.732.5111 jsalliance.org



### YOUR HEALTHCARE OPTIONS

Monday February 13 12 – 2:15 pm  
at Beth Tikvah

### FINANCIAL FRAUDS AND SCAMS

Friday March 18 12 – 2:15 pm  
at Peretz Centre

### SMART BUDGETING

Monday April 16 TBC 12 – 2:15 pm  
at Har El

### TZEDAKAH, WILLS AND ESTATES

Thursday May 10 1 – 2:15 pm  
at Temple Shalom



**Smarten-UP  
your brain at  
JSA's Forum**

### SPRING FORUM (see inside back cover)

Sunday April 22 2 – 4:30 pm  
at Beth Israel

## KEHILA RICHMOND JEWISH SENIORS

PROGRAM HELD AT: BETH TIKVAH  
SYNAGOGUE, 9711 GEAL ROAD,  
RICHMOND, BC V7E 1R4  
CONTACT: Kay Abelson, Exec. Director  
604.241.9270  
kehila@uniserve.com  
www.kehilasociety.org

### MONDAY – 9:30 – 2 pm

9:30 – 10:30 am Beginners ESL

10:45 – 11:45 am Advanced ESL

10:45 – 11:45 am Low impact Exercise class

10:45 – 11:45 am Discussion group

12 – 1 pm Kosher lunch

1 – 2 pm Speaker / entertainment

Every 3rd Monday of the month  
Wellness clinic from 9:00 – 12:00 pm Massage therapy, Therapeutic touch, Reflexology, Blood Pressure checks, manicure/pedicure. Booking essential.

## CHABAD RICHMOND

200-4775 BLUNDELL ROAD.  
(ACCESSIBLE BY CHAIRLIFT)  
CONTACT: Rabbi Baitelman  
admin@ChabadRichmond.com  
604.277.6427

### TUESDAY

11 – 12 noon Torah Class for Seniors  
bi-weekly



### 3RD TUESDAY OF EVERY MONTH – COMMUNITY KITCHEN

12:30 – 2:30 pm Community Kitchen

Feb. 28, Mar. 27, Apr. 24, May. 22

### WEDNESDAY

10 – 11 am Beginners ESL

1 – 4 pm Arts Club for women

### THURSDAY

10 – 11 am Intermediate ESL

11 – 12 pm Advanced ESL

## CHABAD RICHMOND – “SMILE ON SENIORS”

CONTACT: Pat Hoffman  
604.273.0526  
Marilyn Krygier, mkrygier@shaw.ca  
www.chabadrichmond.com/Seniors

**THURSDAYS 11 – 2 pm – Bi Weekly**  
Hot, Kosher lunch \$7 followed by various, interesting programs, speakers, arts and music.

February 2 Rabbi Baitelman

February 16 Movie

February 23 Baking session

March 1 Rabbi Baitelman

March 15 Movie

March 29 Afternoon Cooking session

## JEWISH FAMILY SERVICE AGENCY

CONTACT: Queenie Hamovich  
QHamovich@jfsa.ca  
604.257.5151

**A WEEKLY HOT KOSHER LUNCH & PROGRAM OF INTEREST EVERY TUESDAY AT TEMPLE SHOLOM. 7190 OAK STREET, VANCOUVER**

Cost \$11. Subsidies available. The luncheon helps in two of the most important areas of seniors aging-- good nutrition and socialization. Volunteer drivers bring the seniors to the lunch and back home again if needed.

# ONGOING EVENTS

## JEWISH MUSEUM AND ARCHIVES OF BC

6184 Ash Street, Vancouver, BC V5Z 3G9  
 CONTACT: Kara Mintzberg, Education Coordinator  
**604.257.5199**  
 kmintzberg@jewishmuseum.ca

### WEDNESDAY

7 – 9 pm Philosophers' Café

Feb. 15, Mar. 21, April 18

### LAST SUNDAY OF EVERY MONTH

1 – 4 pm Genealogy Sundays

Presented by the Jewish Genealogical Institute of BC (JGIBC). By appointment only. Please phone to schedule an appointment

## JEWISH GENEALOGICAL INSTITUTE OF BC

Temple Sholom, 7190 Oak Street, Vancouver  
 CONTACT: Cissie Eppel, Founder **604.321.9870**

### TUESDAY

7:30 pm 1st Tuesday of the month at Temple Sholom	Meetings held September to June on varying topics including guest lecturers, workshops, roundtable discussions or DVD presentations are featured. Visitors are welcome to attend.
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## ISAAC WALDMAN JEWISH PUBLIC LIBRARY

950 W 41st Avenue  
 CONTACT: Karen Corrin, Librarian  
 library@jccgv.bc.ca  
 http://www.jccgv.com/home/library.htm  
**(604) 257-5111** ext. 249

### MONDAYS

10:30 - 11am	<b>BUBBIES AND ME STORYTIME</b> Join Helen Pinsky with books, stories, songs and fun for bubbies, zaidies and children 12 to 36 months
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2 pm Feb. 20, Mar. 19, Apr. 16	<b>YIDDISH CLASSICS</b> stories for adults read in English by Shanie Levin
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### TUESDAYS

10:30 am	<b>HEBREW CONVERSATION CIRCLE</b> - a fun way to practice speaking Hebrew and improve your conversation skills
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11am 4th Tues. every month	<b>COFFEE AND SHORT STORIES</b> to read aloud and discuss
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## PERETZ CENTRE FOR SECULAR JEWISH CULTURE

6184 Ash Street, Vancouver, BC V5Z 3G9  
 CONTACT: Donna Modlin Becker  
**604.325.1812**  
 info@peretz-centre.org

### FRAYTIK TSU NAKHT SECULAR SHABBES OBSERVANCE:

Friday February 17 6 pm	Helen Waldstein Wilkes, author of Memoir of Discovery: Letters From the Lost
Friday March 16 6 pm	Purim shpil
Friday April 20 6 pm	Speaker TBA
Friday May 18 6 pm	Bassoonist George Zuckerman about his travels related to his music career.
Sunday April 1 5:30 pm	Community Seder

### VANCOUVER JEWISH FOLK CHOIR: REHEARSES EVERY TUESDAY, 7:30 PM.

### YIDDISH READING CIRCLE: FIRST AND THIRD WEDNESDAY OF THE MONTH, 3:00-4:30.

### SUNDAY DISCUSSION GROUP: LAST SUNDAY OF EACH MONTH, 10:30 A.M.

## SHOLEM ALEICHEM SENIORS

CONTACT: Lorraine Isaacson **604.873.1777**

### FRIDAYS 10:30-1 pm

Guest speakers, films, discussions and luncheons.



## You and Your Money

“Im Ein Kemach Ein Torah | אם אין קמח אין תורה”

Friday March 16 10:30-1 pm	JSA-Snider Foundation Empowerment Series. You & Your Money. “Financial Frauds and Scams”
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## MOST BRIDGE RUSSIAN JEWISH SENIORS

### PERETZ CENTRE

6184 Ash Street, Vancouver, BC V5Z 3G9  
 CONTACT: Ida Gitlina  
**604.434.2191**  
 ginda@shaw.ca

### SUNDAY

February 12 1 pm	Literature-music composition dedicated to the memory of A. S. Pushkin and his works Literature-music composition dedicated to the memory of A. S. Pushkin and his works
March 11 1 pm	Purim celebration
April 22 1 pm	Lecture “Almost 64 years old Miracle, Israel”
May 9 1 pm	Victory Day celebration (world war two). Greeting the veterans, concert, refreshments.





# You and Your Money

“Im Ein Kemach Ein Torah | אם אין קמח אין תורה”

Jewish Seniors Alliance presents:

## Health Care Options for Seniors

Panel discussion

Hosted by Kehila Jewish Seniors of Richmond

**February 13th, 2012 @ Beth Tikvah Synagogue**

9711 Geal Rd. (corner Williams and Railway), Richmond

**12:00 pm Lunch \$12**

**1:00 – 2:15 pm Panel discussion**

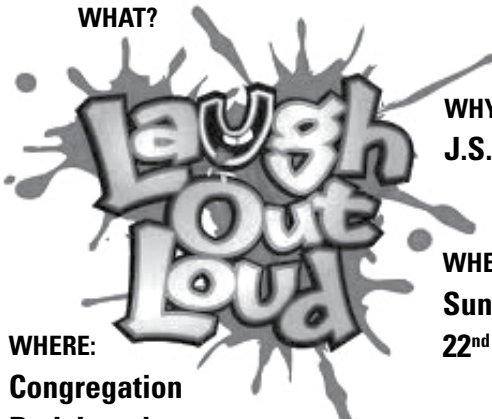
Research tells us that most seniors want to stay at home as long as possible. The term “aging in place” has become popular. Staying at home is fairly easy if one’s health remains good. If an 80 year old can still drive a car, do his/her own housework, laundry, shopping, and cooking, and bathe safely, there are few issues with staying at home. However, a mild stroke, serious angina, severe arthritis, or macular degeneration influences these abilities.

The presentation will address questions like:

- How and when a senior can access a care facility?
- When is it time to move to assisted living?
- When is it time to consider congregate care?
- What does assisted living mean?
- Do you know which services are provided through your local health unit?
- Do you know the range of home support services offered?
- Have you heard the term Care Management?
- What are the costs of the services offered in the public and private sector?

After the panel discussion, there will be an opportunity to have your questions answered. To find out more, and to RSVP, please contact **Kay Abelson, Tel: 604 241 9270** or e-mail [kehila@uniserve.com](mailto:kehila@uniserve.com)

**WHAT?**



**WHY:**  
**J.S.A's Spring Forum**

**WHEN:**  
**Sunday**  
**22<sup>nd</sup> April**

**WHERE:**  
**Congregation**  
**Beth Israel**

J. S. A.'s

# Hello Again !



**Give, get.....**

**Reach out and call somebody.  
Want someone to call you?**

To register or volunteer,  
telephone Muriel at 604-731-2770,  
or Rita Propp 604-732-1555 JSA office.

# BRAIN SMART

**JSA'S SPRING FORUM—SEE INSIDE BACK COVER**

## Brain Study....

**F1gur471v3ly 5p34k1ng?**

**Good example of a Brain Study:  
If you can read this you have a strong mind:**

**7H15 M3554G3 53RV35 70 PR0V3 H0W 0UR M1ND5  
C4N D0 4M4Z1NG 7H1NG5!**

**1MPR3551V3 7H1NG5!**

**1N 7H3 B3G1NN1NG 17 WA5 H4RD BU7 N0W, 0N 7H15  
LIN3 YOUR M1ND 1S R34D1NG 17 4U70M471C4LLY  
W17H 0U7 3V3N 7H1NK1NG 4B0U7 17,**

**B3 PROUD! ONLY C3R741N P30PL3 C4N R3AD 7H15.**

# DO YOU KNOW..



Vancouver Co-operative Radio, CFRO, 102.7FM is a non-commercial, co-operatively-owned, listener-supported, community radio station. Located in the heart of Vancouver's Downtown Eastside, Co-op Radio is a voice for the voiceless that strives to provide a space for under-represented and marginalized communities. Co-op Radio aims to increase community participation by encouraging examination of the social and political concerns of the geographic and cultural communities of BC.

## ANTHOLOGY OF JEWISH MUSIC

Program on Sunday morning, 10-11am.

Co-op Radio CFRO 102.7 FM and on [www.coopradio.org](http://www.coopradio.org)  
110-360 Columbia Street, Vancouver, BC V6A 4J1

Contact Ethan Minovitz or Alan Tapper: 604-684-8494

## 411 SENIORS RADIO SHOW

Thursdays 2:00 to 2:30pm

Produced by volunteers with staff support at the 411 Seniors Centre to address issues for and about seniors.



## Ben and Esther Dayson JUDAICA COLLECTION

Jewish Books & DVDs

Borrow for FREE at:

### Richmond Public Library

Brighthouse (Main) Branch, 2<sup>nd</sup> Floor

7700 Minoru Gate, Richmond, BC

Contact Shelley Civkin: 604-231-6416

Monday – Friday 9:00 a.m. – 9:30 p.m.

Saturday & Sunday 10:00 a.m. – 5:00 p.m.

## Special parking PERMISSION for the disabled



NOTE: Motorists displaying a valid permit for people with disabilities (SPARC placard) are allowed to park up to 3 hours in areas where there are residential restrictions.

It is different in each municipality, so be sure to check first.

[http://vancouver.ca/engsvcs/parking/admin/rpp\\_gen.htm](http://vancouver.ca/engsvcs/parking/admin/rpp_gen.htm)



Disabled Handicap Placards  
Blue = Permanent, Red = Temporary

## "Made in Vancouver"

### Water-resistant Adult Walker Carrier Bags Now Available



Water resistant Adult Walker carrier bags are now available in Vancouver, thanks to a local member of the Seniors Alliance. The carrier bags measure 14 inches wide by 12 inches long and easily attach over the handle bars of an adult walker using a strong 2" velcro strip. There are two handy pockets large enough to safely hold items such as books, gloves, a wallet or small purse and each pocket is itself secured with a velcro closing.

A sample is available for viewing at the Jewish Seniors Alliance (JSA) office – 604-732-1555.  
A donation to the JSA would be appreciated.

# BREAKTHROUGH

## Israel is Developing Cancer Vaccine

**V**axil's groundbreaking therapeutic vaccine, developed in Israel, could keep about 90% of cancers from coming back.

As the world's population lives longer than ever, if we don't succumb to heart disease, strokes or accidents, it is more likely that cancer will get us one way or another. Cancer is tough to fight, as the body learns how to outsmart medical approaches that often kill normal cells while targeting the malignant ones.

In a breakthrough development, the Israeli company Vaxil BioTherapeutics has formulated a therapeutic cancer vaccine, now in clinical trials at Hadassah University Medical Center in Jerusalem. If all goes well, the vaccine could be available about six years down the road, to

administer on a regular basis not only to help treat cancer but in order to keep the disease from recurring.

The vaccine is being tested against a type of blood cancer called multiple myeloma. If the substance works as hoped — and it looks like all arrows are pointing that way — its platform technology VaxHit could be applied to 90 percent of all known cancers, including prostate and breast cancer, solid and non-solid tumors.

"In cancer, the body knows something is not quite right but the immune system doesn't know how to protect itself against the tumor like it does against an infection or virus. This is because cancer cells are the body's own cells gone wrong," says Julian Levy, the company's CFO. "Coupled with that, a cancer patient has a depressed immune system, caused both by the illness and by the treatment."

The trick is to activate a compromised immune system to mobilize against the threat.

A vaccine that works like a drug

A traditional vaccine helps the body's immune system fend off foreign invaders such as bacteria or viruses, and is administered to people who have not yet had the ailment. Therapeutic vaccines, like the one Vaxil has developed, are given to sick people, and work more like a drug.

Vaxil's lead product, ImMucin, activates the immune system by "training" T-cells — the immune cells that protect the body by searching out and destroying cells that display a specific molecule (or marker) called MUC1. MUC1 is typically found only on cancer cells and not on healthy cells. The T-cells don't attack any cells without MUC1, meaning there are no side effects unlike traditional cancer treatments. More than 90% of different cancers have MUC1 on their cells, which indicates the potential for this vaccine.

"It's a really big thing," says Levy, a biotechnology entrepreneur who was formerly CEO for Biokine Therapeutics. "If you give chemo, apart from the really nasty side effects, what often happens is that cancer becomes immune [to it]. The tumor likes to

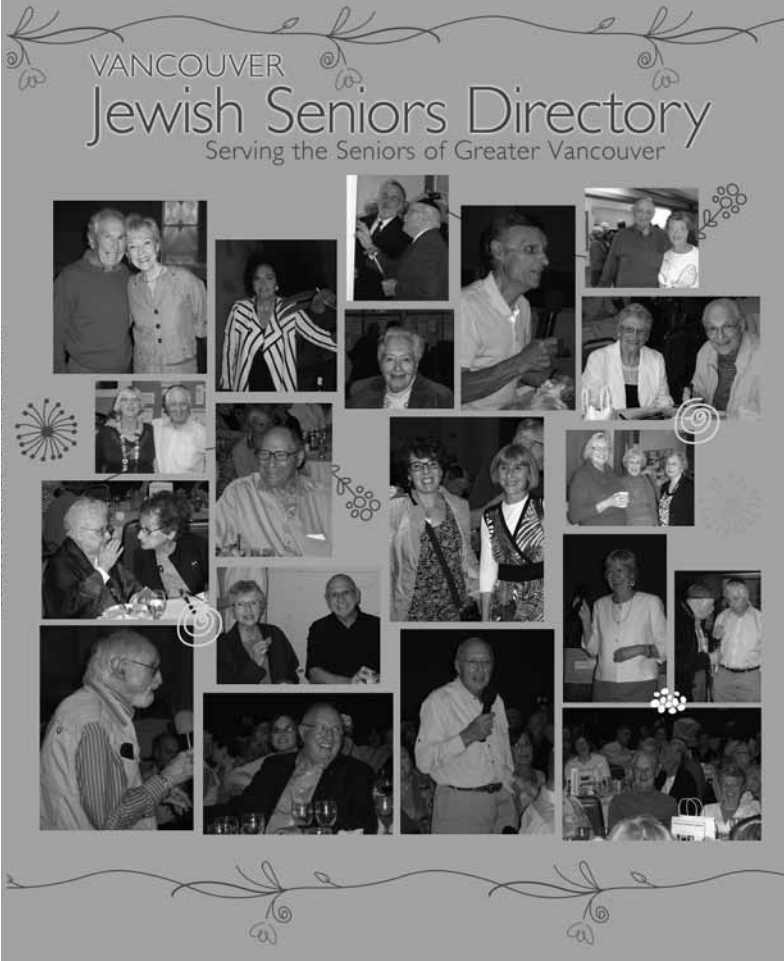
mutate and develops an ability to hide from the treatment. Our vaccines are also designed to overcome that problem."

For cancers in an advanced stage, treatments like chemo or surgery to remove a large tumor will still be needed, but if the cancer can be brought down to scale, the body is then able to deal with it, Levy explains. ImMucin is foreseen as a long-term strategy — a shot every few months, with no side effects — to stop the cancer from reoccurring after initial treatments, by ensuring that the patient's own immune system keeps it under control.

In parallel, the company is also working on a vaccine that treats tuberculosis, a disease that's increasing worldwide, including in the developed world, and for which the current vaccine is often ineffective and treatment is problematic.

Based in Ness Ziona, Vaxil was founded in 2006 by Dr. Lior Carmon, a biotechnology entrepreneur with a doctorate in immunology from the Weizmann Institute of Science in Rehovot. In June, Vaxil signed a memorandum of understanding to merge its activities into Sheldonco, a company traded on the Tel Aviv Stock Exchange.

**Vaxil's groundbreaking therapeutic vaccine, developed in Israel, could keep about 90 percent of cancers from coming back.**



**HOT OFF THE PRESS  
NEW EDITION 2012**

**The Vancouver  
Jewish Seniors Directory**

is available at all the places where you can pick up a Jewish Independent newspaper.

If you would like to have one mailed to you then contact Jewish Seniors Alliance at 604.732.1555 or B & C List at 604.444.444 and we will arrange to have it mailed direct to you.

It includes articles of interest and a directory of resource information.

**Sholom Judaica**

*The Giftshop  
at Temple Sholom Synagogue*

**Vancouver's One-Stop Judaica Shop!**

- Shabbat Candles- Candle Sticks- Kiddush cups-
- Challah Covers- Challah Boards- Mezzuzot-
- Books- Chamukiot- Talitot- Kippot - Shofarot- Cards-
- Music- Shabbat Supplies- Jewelry-
- Ahava Skin Care Products

**Beautiful Gifts for Every Occasion**

Location:  
7190 Oak Street  
Oak and 57th Ave)  
Vancouver, BC  
604-266-1957

Hours:  
Mon-Thur: 10am- 4pm  
Fri: 10am-3pm  
Sun (Sep-June): 9:30pm-12pm



**For 24-hour Shopping  
please visit our website  
[www.sholomjudaica.ca](http://www.sholomjudaica.ca)**



**THE WEINBERG RESIDENCE**

As part of the Dr. Irving and Phyllis Snider Campus, The Weinberg Residence offers Assisted Living and Multi-Level Care for seniors within a Jewish community.

**ASSISTED LIVING**

A vibrant place where you can live with independence and choice in a safe, home-like environment. Kosher meals, personal care, emergency response and interesting leisure activities will complement your experience while enhancing your quality of life.

**MULTI-LEVEL CARE**

- Sometimes you need extra help.
- Long Term Stay
  - Convalescent Care
  - Respite Care
  - Out of Town Stay
  - Palliative Support

*Let us make a difference!*

**THE HARRY AND JEANETTE WEINBERG  
(OF BALTIMORE) RESIDENCE**

5650 Osler Street, Vancouver  
[info@weinbergresidence.com](mailto:info@weinbergresidence.com)  
[www.weinbergresidence.com](http://www.weinbergresidence.com)



*The Dr. Irving and Phyllis Snider Campus for Jewish Seniors,  
site of the Louis Brier Home & Hospital and the Weinberg Residence*



**COME FOR A  
TOUR!**

*Open 9 am to  
5 pm weekdays.  
Phone Vanessa  
Trester at  
604.267.4722.*

## THE KALLISTO TRIO

—an incomparable acappella trio. It was created by three beautiful and extraordinary talented women: Fabiana Katz, Karen Mang and Catherine Laub. Their trio was named after a charming and graceful girl in a Greek myth. The three vocalists are inspired by her. They also draw inspiration from every era of music history. Kallisto brings music from different epochs to life and then makes transition to jazz, folk music, pop hit and gospel. Fabiana, Karen and Catherine are professional musicians and singers.

They captivate audiences with their beauty, their marvellous voices, good humour, and creativity.

Ida Gitlina

## Неповторимое трио.

Недавно мне посчастливилось побывать на концерте вокальной группы “Трио Каллисто”. Так звали нимфу, наделённую грацией и лучезарной красотой, героиню одного из мифов Древней Греции. Это мифическое женское божество природы вдохновляет певиц ансамбля (Карен Манг, Фабиану Кац и Катерину Лауб), помогает им творить, давать новое, оригинальное толкование даже давно известным песням. Эти три актрисы покоряют зрителей своей красотой, со вкусом подобранной одеждой, но главное: профессионализмом, музыкальностью и дивными голосами. Это несравненная а капелла, т.е. вокальная группа, поющая без музыкального сопровождения. Они пользуются в основном ударными инструментами, помогающими



петь слаженно, в нужном ритме. Их песни захватывают и развлекают. Концерт проходит на одном дыхании. Всё настолько тщательно продумано и отрепетировано, что исполнительницы держатся на сцене свободно, раскованно и без всякого напряжения. Особый восторг у зрителей вызывают моменты, когда голоса певиц сливаются в один.

Актрисы черпают вдохновение из истории музыки. В их творчестве гармонично смешались стили разных эпох, и всё это вылилось в джаз (“Мой романс”, “Ритм жизни”), народную музыку (“Лесная река”), латиноамериканскую музыку (“Бесаме мучо”), поп хиты (песни из репертуаров Билли Джоэла и Битлсов), духовную музыку (песни эпох немецкого и итальянского Возрождения). Часто разыгрываются смешные сценки во время исполнения шуточных песен. Природа не обделила этих трёх вокалисток великолепным чувством юмора. Они излучают столько положительной энергии, что невольно заражаешься их бодростью, оптимизмом, умением наслаждаться жизнью и находить во всём приятное, позитивное.

Ида Гитлина.

## Enriching the Community Through Music Appreciation

**V**ancouver Women's Musical Society (VWMS) is one of Vancouver's oldest musical societies.

Each season, we proudly present Vancouver's finest young classical musicians in our ten Main Series concerts. Informal coffee receptions follow each concert, where you can meet the artists and network with fellow music lovers.

All concerts and special events are open to the public as well as to our membership, and tickets may be purchased at the door. Proceeds from concerts and private donations go to support the VWMS Scholarship and Bursary program. To view the 2011 winners, visit the recent winners page on our website.

Browse our site. Then join us ... for a concert ... for a season ... for a delightful music experience at an exceptional value!

VWMS is in its 106th season providing the community and its members with an amazing standard of young performers playing classical music. VWMS presents a Concert Series each season that features local musicians working to establishing a career in music and who have won either a scholarship or bursary from VWMS.

A half year membership of 5 concerts [March – June] is only \$35. Door tickets are \$15 per concert so it is an amazing deal to be a member! All events take place at the Unitarian Church, 949 West 49th, Vancouver. Concerts are on Wednesdays and details can be found on our

website at [www.vvms.ca](http://www.vvms.ca).

Our Scholarship Competition will be held March 3rd at the Unitarian Church [9-5] and features performers competing with their orchestral instruments. For a small door donation, you can listen to up to 20 young performers, who have a minimum ARCT performance level, play for the adjudicators for 15 minutes. The winners will be part of next year's recital series.

**Dates to remember—**

**Concert series at the Unitarian Church**

**Wed. March 14** Naomi Woo, pianist Scholarship Winner 2011 **Wed. April 18** Vancouver Academy of Music's Chamber Music Institute **Wed. May 16** Kirsten MacKinnon, soprano Bursary Winner 2011





# You and Your Money

## 2012 FINANCIAL PLANNING CHECKLIST FOR SENIORS

*If you are 65 or older, the following is a checklist of key financial planning considerations that may help you preserve and grow your wealth. Please note that while this checklist covers the most common situations, it is not meant to be exhaustive.*

- You may be able to claim a federal non-refundable Age Amount tax credit up to \$6,537 on your tax return. This Age Amount tax credit is income-based; it is reduced by 15% for every dollar above a net income of \$32,961, and it is completely eliminated when your net income reaches \$76,541. You may also be eligible to claim a corresponding provincial or territorial credit. Also, since this is a non-refundable tax credit, it is important to note that it can only be used to offset any tax payable in the current year.
- Old Age Security (OAS) benefits are available to anyone age 65 and over who meets the residency requirements. The maximum benefit as of April 1, 2011 is \$526.85 per month. The OAS benefit is clawed back at a rate of \$0.15 for every \$1 of net income over \$67,668 and is fully clawed back once your net income reaches \$109,607. If your OAS is expected to be clawed back this year due to a unique one-time taxable situation (e.g., a large capital gain due to selling your business or real estate property or your receipt of a severance payment) and your net income will be substantially lower next year, consider requesting a waiver by filing the Canada Revenue Agency (CRA) Form T1213(OAS) — Request to Reduce Old Age Security Recovery Tax at Source. If approved by the CRA, Service Canada will reduce the amount of tax withheld from your monthly OAS payments in the following year.
- If you worked in Canada, you may be eligible to receive Canada Pension Plan (CPP) or Quebec Pension Plan (QPP) payments. Unlike OAS benefits, CPP/QPP payments are not income-based and are therefore not subject to any clawback. To even out retirement incomes and possibly reduce your family tax bill, consider sharing this government pension with your spouse.
  - If your spouse is taxed at a lower rate, consider splitting any eligible pension income with your spouse to reduce your family's overall tax bill.
  - The pension income tax credit may entitle you to receive a maximum federal non-refundable pension tax credit on your first \$2,000 of eligible pension income. If you are 65 and older, eligible pension income includes company pension plan retirement benefit payments, certain annuities, RRIF and LIF payments, but excludes OAS, CPP and QPP payments.
  - Consider the benefits of an inter-vivos trust, which may include minimization of probate tax (note: does not apply in the case of a notarial Will in the province of Quebec) and income-splitting possibilities with your children or grandchildren. If you are age 65 and older, an alter-ego trust may provide you with additional opportunities.
  - Consider creating a testamentary trust in your Will, which may allow for tax savings for the beneficiary as the trust is taxed as a separate taxpayer. Testamentary trusts can also give you the ability to control the timing of your estate distributions and may be helpful if you are in a second marriage with children from both marriages.
- A simple method of avoiding probate or achieving income splitting is to gift assets to your children or grandchildren. As these gifts are considered transfers of property for tax purposes, the “deemed disposition rules” may result in your being subject to capital gains tax. Also, beware of attribution rules that could result in dividend and interest income being attributed back to you.
- If you have philanthropic intentions, consider gifting securities in-kind to a qualified registered charity for a twofold benefit. First, the capital gains will be exempt from tax; and second, you will receive a donation tax credit equivalent to the fair market value of your in-kind security donation, which could help you reduce your tax bill.
- Consider establishing a charitable remainder trust to get the tax benefits now for making a charitable donation upon death.
- If you have a younger spouse and you are required to set up a RRIF as you are turning 71 this year but you will not require the mandatory annual minimum RRIF payments, consider using your younger spouse's age when setting up the RRIF to minimize taxable RRIF withdrawals.
- If you are 71 this year and

still earning income, consider making a final RRSP contribution in December (based on your earned income from 2011) to maximize your RRSP before you convert to a RRIF and limit the 1% over-contribution penalty to a single month. This is often known as making your “forgotten RRSP contribution”.

- If you are 72 or older and can no longer contribute to your own RRSP but have a married or common-law spouse who is 71 years or younger, consider making an RRSP contribution to their Spousal RRSP, subject to your unused RRSP contribution room.
- Consider taking advantage of the \$5,000 annual maximum contribution to a Tax-Free Savings Account (TFSA). All TFSA investment growth, income and withdrawals are

tax-free and do not affect your eligibility for federal government income-tested benefits such as OAS, the Guaranteed Income Supplement (GIS) and credits (e.g. the age credit). The TFSA allows you to continue tax sheltering money that you may not need to meet current expenses. For example, consider contributing your after-tax mandatory minimum RRIF payment that you do not require to fund lifestyle expenses to your TFSA account (subject to your TFSA contribution room).

- Consider purchasing an insured annuity as a tax-efficient method to increase your retirement income. Your advisor can help you explore this option.
- If you own any assets or investments situated in the U.S., it is important to examine your potential

U.S. estate tax exposure and consider strategies to minimize or eliminate your potential U.S. estate tax liability.

- Ensure your Will, Power of Attorney for Property and Power of Attorney for Personal Care documents (Mandate in Quebec) are valid and up to date.

*Courtesy RBC Wealth Management Services*

**INFLATION:  
Cutting money  
in half without  
damaging the  
paper.**

## Join the surfing seniors



Check out the JSA website at  
**jsalliance.org**

*'Everything a senior wants to know.'*  
En route to becoming the website of choice  
for seniors, families and friends.

**Learn how to use the web**  
first Tuesday of every month at 10:00am  
starting Feb. 7, 2012  
949 W. 49<sup>th</sup> Ave and Oak St.  
Call Rita or Karon 604-732-1555

## The computer swallowed grandpa.

Yes, honestly it's true!  
He pressed 'control and 'enter'  
And disappeared from view.  
It devoured him completely,  
The thought just makes me squirm.  
he must have caught a virus  
Or been eaten by a worm.

I've searched through the recycle bin  
And files of every kind;  
I've even used the Internet,  
But nothing did I find.

In desperation, I asked Mr. Google  
My searches to refine.

The reply from him was negative,  
Not a thing was found 'online.'

So, if inside your 'Inbox,'  
My Grandpa you should see,  
Please 'Copy, Scan' and 'Paste' him  
And send him back to me.

This is a tribute to all the Grandmas and Grandpas  
who have been fearless and learned to use the Com-  
puter.....

They are the greatest!!!



# Eddy's Life Story



*“ My life is better now! “*

**Ed** Kaufmann is a senior who is 74 years old and who has a lot of energy and charisma!

**He walks with a cane, his favorite colour is orange, and he arrives every Monday with his support staff ready to volunteer for JSA.**

Ed belongs to the 'Mitzvah Makers' a group that was formed by Debbie Havusha that gives purpose and meaning to the lives of adults who have barriers to conventional employment.

Ed has a developmental disability and lets nothing stand in his way. He was tormented by an abusive past in many institutions. Ed feels he was not treated fairly. In 1982 he got out, and his life took a turn for the better. To date he has good social workers, loyal community workers and wonderful friends!

**Ed is a fierce advocate for the human rights of people who have dis-Abilities.** He does not want anyone else to endure the many years of suffering he felt for the first 43 years of his life.

Ed loves making extra money and together with Debbie Havusha, founded the 'Le-Chayim Bottle' business in 2008.

He collects recycled bottles and has given 10% of his earnings to the JCC Bagel Club, Jewish Family Service Agency's former Special Needs Department and now to Jewish Senior Alliance!

Ed is an example of how, when one forgives, one can give!!

**P**eople will forget what you said, people will forget what you did, but people will never forget how you made them feel.

—Maya Angelou

Eddy helps JSA out with deliveries of *Senior Line* magazines and performs other administrative tasks with his 6 other devoted volunteers from Mitzvah Makers. (Nancy Raphael, Harriet Kositsky, David Benbaruj, Robert Beckman, Marc Estrin and Ophira Schwartzfeld).

The program is lead by three Volunteer Co-ordinators: Debbie Havusha, Abbe Gates and her son Lucas Gates.

*JSA is a drop off point for Ed's bottle recycling business. Bring your bottles to JSA's office at 949 West 49th Avenue.*

by Debbie Havusha



**PREFERRED VENDOR**

**MOVING FACILITATOR**



Scott Morrison from *Transitions* with Ruth after her successful move into Langley Gardens.

At 87, Ruth has lived a full life, from raising two children at the townsite of Britannia Mines - 3 miles above the highway, to cross country skiing in her 80's.

But downsizing from her home of 17 years seemed too daunting a task, so she hired *Transitions* to help with:

**Sorting and packing;  
Finding a second home for unwanted items;  
Hiring and supervising movers;  
and  
Setting up her new home.**

*“ I could never have done it without Transitions.” Ruth K.*

**Call Scott at 604-209-4241  
for a free estimate**  
[www.transition-bc.com](http://www.transition-bc.com)



**REDUCE, REUSE, RECYCLE**





# NOSTALGIA

By Dan Propp

The old time radio shows on NW's 'Owl Prowl' – with Jack Cullen – had the magic to reprise powerful memories. A 45-rpm record of 'How Much Is That Doggie In The Window?' or 'Put another Nickel In' can still have the same effect today. That is, if you can still find a record player. However, a 1955 Vancouver telephone directory can really 'take us home', without a turntable, electricity or needle. It effectively turns into a 'vehicle without wheels' that makes some of us get lost in the 1950's!

At a flea market I was fortunate to scratch out such a treasure, published by the B.C. Telephone Company. Those were the prehistoric days when the past was friendly. Today, some 'tell us' it's the other way around.

Ke, Ch, Ba, Al, and Di stood for Kerrisdale, Cherry, Bayview, Alma and Dickens, respectively. There were only six digits in a phone number and

the first two were really friendly and personal. What 'the dickens' do we have today? Ten!

Think of the movies you might have seen at The Capitol, Dominion, Dunbar, Fraser, Kitsalino, Hollywood, Ridge, Strand, Studio, Vogue, Orpheum, Kerrisdale and Oak.

Do you recall the thrill of black and white TV, rabbit ears, the sophistication of aerials on rooftops and tubes that kept burning out? How about such local shows as Almanac on C.B.U.T with Bill Bellman (who later formed CHQM...and who could forget those Candlelight and Wine record covers?).

What car did you drive in 1955, a Vauxhall from Marshal Pontiac Buick Ltd. (Cambie and 18th), a GM product from Dueck On Broadway, Dodge or De Soto from Plimley (2200 Block W. 4th) or a GM from Howell McLean (1174 W. Broadway).

I couldn't believe how many cab companies existed then. Besides Yellow and Black Top, there was Advance Cabs, Blue Cabs, Kitsalino Cabs, Dan MacLures, Point Grey Taxi, Star Cabs, Diamond Cabs, Hastings Taxi, Marpole Taxi, and Kerrisdale Taxi.

In the white pages (that are almost as yellow as the 'yellow pages' by now), the 1955 classification of everything with a Jewish designation is humbling. Can you believe the Jewish Western Bulletin, Jewish Family Welfare Bureau, Jewish Community Council of Vancouver, Jewish Community Centre, and the Jewish Home For The Aged of B.C. were all located under one roof at 2675 Oak St.?

Today, letting the fingers do the walking, the Vancouver White Pages have so many listings that begin with the word 'Jewish'. Not only that, most of them hang their shingle under a different roof. Mazel Tov. On second thought, I'll take everything back, the future as they 'tell us', turned out friendly after all.

VISIT DAN'S NEW WEB  
jewishreflections.com



Lost in the 1950's, an old telephone book can take our memories back.

(photo – Dan Propp)

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We Welcome Your Enquiries.

## **Fraud is the number one crime against older adults in Canada.**

A fraud occurs when a person obtains another person's money, property, valuable security or service by deceit or falsehood.

A scam is a more casual popular expression for a consumer rip-off. The word "scam" is used to describe situations where a person is tricked into giving money, property or personal information to another person. Both of these terms mean that a person is being cheated somehow – through misrepresentation, overpricing, or paying for a service/product that is not actually delivered. Unfortunately, there are a number of scams that seem to specifically target older adults.

A common scam involves someone knocking on your door offering to do repair or renovation work on your home. The scammer appears to be a legitimate contractor with a truck with a business logo and telephone number prominently displayed. This type of scammer may offer to do work for a special price if the payment is made in advance or in cash. They may offer you the opportunity to avoid paying taxes. Often the contractor will appear to be busy working on the project for a number of weeks. They may ask for more money to "cover the cost of supplies", or persuade the homeowner that additional repairs are needed. One day, the contractor will stop coming, leaving the job unfinished and the house in a worse state than before he started the work.

It is important to do some research before agreeing to any work being done on your home. Beware of contractors who come to the door seeking work. Ask for referrals from friends and others you trust before arranging home repairs or renovations. If you are thinking of buying an item or paying for some repairs, it is best not to make the decision on the spot. Instead, get the contact information for the business and look it up at the Better Business Bureau to check whether it is legitimate. You may also want to do some research and compare prices offered by similar businesses.

Older adults are also often targeted through phone calls. A caller may claim to be calling on behalf of a family member who is in trouble and needs money. The person will ask for money to be wire transferred which is difficult to track and virtually impossible to recover. Other callers will claim that you have won a valuable prize but must first submit a payment to cover such things as taxes, transportation, insurance or legal fees. Remember that no legitimate prize EVER costs anything to claim. Other callers will claim to be representing

a charity and then use the credit card information you provide to make other purchases. Never provide your credit card numbers or other personal information to anyone unless you are certain of whom you are talking to.

Many scammers are interested in getting access to personal information for the purpose of perpetrating identity theft. Identity theft allows a fraudulent person to impersonate another person and steal his or her money. Once a thief has access to a person's identity, bank and credit accounts can be used, new accounts can be opened, debts can be incurred, and assets sold. It can be very difficult for a victim to clear their name and recover financial losses.

There are some steps you can take to prevent identity theft. Make sure that you sign all credit cards when you receive them, cancel any credit cards that you do not use and report any lost or stolen cards immediately. Always check your monthly bank and credit card statements

for any discrepancies, and report anything unusual as soon as you notice it. Never provide personal information such as your Social Insurance Number, date of birth, or credit card numbers over the phone. Be cautious about mail, telephone or email solicitations, disguised as promotions, designed for the purpose of obtaining your personal information. Shred or otherwise destroy credit card receipts, bills or other documents containing personal information as soon as you no longer need them.

Increasing your knowledge and awareness of frauds and scams will allow you to become more skilled at recognizing when a situation is not legitimate. It is important to be alert for new types of scams, as fraudulent people are always working on innovative ways to steal. The best way to stop financial abuse is to recognize what it is before it happens!

*Submitted by:*

*Shelley McClenahan, Manager - Outreach & Communications Initiatives BC Centre for Elder Advocacy & Support*

*BC CEAS is a non-profit organization that works to prevent elder abuse through raising awareness, educating the public and providing a range of community and legal services to older adults. We offer a number of programs through the BC CEAS Social Advocacy Office including a Victims Services Program and a Legal Advocacy Program. Older adults (55+) can access these programs by calling the BC CEAS Seniors Advocacy and Information Line (SAIL) at 604-437-1940 or toll free at 1-866-437-1940. Callers to SAIL can also request information about other resources available to older adults in British Columbia.*

**Fraud is the  
number one crime  
against older  
adults in Canada.**

# Secure the Future of Medicare: A Call to Care



Health care in Canada is a fundamental right without distinction of race, gender, age, religion, sexual orientation, political belief, immigration status, and economic or social condition. Organizations representing millions of Canadians will mobilize to defend this right and to ensure that the following principles shape the direction of the Health Accord renewal:

- 1. The recognition of the highest attainment of health as a fundamental right throughout life and the necessity of preserving public health through active measures of promotion, prevention, and protection including such determinants as housing, food safety, income, education, environment, employment and peace.*
- 2. The recognition that many Aboriginal people have a poor health status and a high burden of disease. The current system is failing and requires a transformation of the relationship between Canada and its Aboriginal people to find solutions together. The Aboriginal people must be at the First Ministers discussions on the Health Accord as these solutions involve all levels of government.*
- 3. The recognition of health care as a public good for which no financial barriers must be erected. We affirm the need for a system of public health care which is organized on the basis of public administration, public insurance and the delivery of services on a public, not-for-profit basis.*
- 4. Opposition to any commercialization and privatization of health care. Therefore the federal government must negotiate a general exclusion of health services and health insurance from all trade agreements.*
- 5. The need for the federal government to fully assume its responsibilities in respect to health, particularly by securing the adequate and predictable federal health transfers and enforcement of the Canada Health Act.*
- 6. The reaffirmation of the original vision of a truly comprehensive public health care system for Canadians providing a continuum of services. The next steps are the expansion of the public system to include a universal Pharmacare plan, a system of home and community care, long-term care, and a strategy for mental health.*
- 7. The need to move towards a community-based, multi-disciplinary team approach to the management, organization and delivery of services, especially in primary care. Levels of services must be sufficient so that the burden of care does not fall on families, mainly women.*
- 8. An accountable health care system through democratic participation and transparent governance at all levels.*
- 9. The recognition that health care workers are critical to the effective operation of the health care system and that decent wages and working conditions are essential to high quality care.*

We come together to commit to ensuring that governments throughout Canada renew their commitment to protect and expand Canada's public health care system to meet the present and future needs of all people living in Canada, based on the principles (public administration, universality, comprehensiveness, accessibility and portability) and conditions (no extra billing or user fees, or queue-jumping) of the Canada Health Act. Regardless of where we live, it is now imperative to reaffirm the social values we all share. These values must guide our collective choices for future of health care. What stands between Medicare and its destruction are the peoples of Canada. Future generations are depending on our vigilance.

# NINE THINGS THAT WILL DISAPPEAR IN OUR LIFETIME

Whether these changes are good or bad depends in part on how we adapt to them. But, ready or not, here they come...



**1. The Post Office.** Get ready to imagine a world without the post office. They are so deeply in financial trouble that there is probably no way to sustain it long term. e-mail, Fed Ex, and UPS have just about wiped out the minimum revenue needed to keep the post office alive. Most of your mail every day is junk mail and bills.



**2. The Cheque.** Britain is already laying the groundwork to do away with checks by 2018. It costs the financial system billions of dollars a year to process checks. Plastic cards and online transactions will lead to the eventual demise of the check. This plays right into the death of the post office. If you never paid your bills by mail and never received them by mail, the post office would absolutely go out of business.



**3. The Newspaper.** The younger generation simply doesn't read the newspaper. They certainly don't subscribe to a daily delivered print edition.

That may go the way of the milkman and the laundry man. As for reading the paper online, get ready to pay for it. The rise in mobile Internet devices and e-readers has caused all the newspaper and magazine publishers to form an alliance. They have met with Apple, Amazon, and the major cell phone companies to develop a model for paid subscription services.



**4. The Book.** You say you will never give up the physical book that you hold in your hand and turn the literal pages. I said the same thing about downloading music from iTunes. I wanted my hard copy CD. But I quickly changed my mind when I discovered that I could get albums for half the price without ever leaving home to get the latest music. The same thing will happen with books. You can browse a bookstore online and even read a preview chapter before you buy. And the price is less than half that of a real book. And think of the convenience! Once you start flicking your fingers on the screen instead of the book, you find that you are lost in the story, can't wait to see what happens next, and you forget that you're holding a gadget instead of a book.



**5. The Land Line Telephone.** Unless you have a large family and make a lot of local calls, you don't need it anymore. Most people keep it simply because they've always had it. But you are paying double charges for that extra service. All the cell phone companies will let you call customers using the same cell provider for no charge against your minutes.



**6. Music.** This is one of the saddest parts of the change story. The music industry is dying a slow death. Not just because of illegal downloading. It's because innovative new music isn't being given a chance to get to the people who would like to hear it. Greed and corruption is the problem. The record labels and the

radio conglomerates are simply self-destructing. Over 40% of the music purchased today is "catalog items," meaning traditional music that the public has heard for years, from older established artists. This is also true on the live concert circuit. To explore this fascinating and disturbing topic further, check out the book, "Appetite for Self-Destruction" by Steve Knopper, and the video documentary, "Before the Music Dies."

(Unquote: No wonder my home town doesn't have a top 40 station. However, the University of Kentucky has two radio stations playing artists you don't hear elsewhere, and that gives me a spark of hope. And some new artists are turning to nontraditional sources to get their music out, like YouTube. Did you hear how the band Journey picked up a new member that way, out of a slum in the Philippines?)



**7. Television.** Revenues to the networks are down dramatically. Not just because of the economy. People are watching TV and movies streamed from their computers. And they're playing games and doing lots of other things that take up the time that used to be spent watching TV. Prime time shows have generated down to lower than the lowest common denominator. Cable rates are skyrocketing and commercials run about every 4 minutes and 30 seconds. I say good riddance to most of it. It's time for the cable companies to be put out of our misery. Let the people choose what they want to watch online and through Netflix.

**" The secret of health for both mind and body is not to mourn for the past, ...but to live in the present moment wisely and earnestly. "**

-Buddha

**8. "Things" That You Own.** Many of the very possessions that we used to own are still in our lives, but we may not actually own them in the future. They may simply reside in "the cloud." Today your computer has a hard drive and you store your pictures, music, movies, and documents. Your software is on a CD or DVD, and you can always re-install it if need be. But all of that is changing. Apple, Microsoft, and Google are all finishing up their latest "cloud services." That means that when you turn on a computer, the Internet will be built into the operating system. So, Windows, Google, and the Mac OS will be tied straight into the Internet. If you click an icon, it will open something in the Internet cloud. If you save something, it will be saved to the cloud. And you may pay a monthly subscription fee to the cloud provider. In this virtual world, you can access your music or your books, or your whatever from any laptop or handheld device. That's the good news. But, will you actually own any of this "stuff" or will it all be able to disappear at any moment in a big "Poof?" Will most of the things in our lives be disposable and whimsical? It makes you want to run to the closet and pull out that photo album, grab a book from the shelf, or open up a CD case and pull out the insert.

**9. Privacy.** If there ever was a concept that we can look back on nostalgically, it would be privacy. That's gone. It's been gone for a long time anyway. There are cameras on the street, in most of the buildings, and even built into your computer and cell phone. But you can be sure that 24/7, "They" know who you are and where you are, right down to the GPS coordinates, and the Google Street View. If you buy something, your habit is put into a zillion profiles, and your ads will change to reflect those habits. And "They" will try to get you to buy something else. Again and again. **All we will have that can't be changed are Memories.**

## TEXTING FOR SENIORS

Since more and more Seniors are texting and tweeting there appears to be a need for a STC (Senior Texting Code). Pass this on to your children and grandchildren so they understand your texts...

<b>CYATSC:</b>	<b>See You At The Seniors Centre</b>
<b>BFF:</b>	<b>Best Friend Fainted</b>
<b>BTW:</b>	<b>Bring The Wheelchair</b>
<b>BYOT:</b>	<b>Bring Your Own Teeth</b>
<b>LMDO:</b>	<b>Laughing My Dentures Out</b>
<b>DWI:</b>	<b>Driving While Incontinent</b>
<b>CBM:</b>	<b>Covered By Medicare</b>
<b>ATD:</b>	<b>At The Doctor's</b>
<b>CGU:</b>	<b>Can't Get Up</b>
<b>FWIW:</b>	<b>Forgot Where I Was</b>
<b>GHA:</b>	<b>Got Heartburn Again</b>
<b>LOL:</b>	<b>Living On Lipitor</b>



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## Pre HST times, Premier Bill Vander Zalm lights a giant Menorah in Richmond

(photo-Dan Propp)



**“He who fails to plan—  
plans to fail.”**

Tip from WeightWatchers



## Rudy's Health Tip

Most of us have blenders that sit idle most of the time. Make this lonely appliance your best friend. Start your day off with a smoothie!

The beauty of the smoothie is that there's no real recipe. You just add what you like. I have been making smoothies for my wife and two kids every morning for the last 3 years. I started because we figured, as a family, weren't getting enough fruit and fiber. Besides, it was taking my kids way too long to choke down a bowlful of fruit every morning.

### HERE'S WHAT I DO FOR MY SMOOTHIES:

- 2 bananas
- 1 handful of blackberries (we picked these ourselves in the summer and froze them)
- 2 handfuls of strawberries (picked in the summer and frozen too)
- 3 tablespoonfuls of Omega 3
- 3 tablespoonfuls of vanilla yogurt
- 4 drops of Vitamin D
- Milk until it's almost full.
- Honey to sweeten
- **Blend and voila !**

(Serves 4–6)

You get a healthy dose of Fibre, Vitamin C, Antioxidants, Vitamin D, Omega 3, Calcium and Water every morning. All this takes no more than 15 minutes. You can change it up as you wish. I will often use apples, kiwis, blueberries and pineapple instead of strawberries and blackberries. Watermelon is great in the summer time. If you want, you can add carrots, spinach, flax seed, protein powder and so on. The combinations are endless. If you are lactose intolerant, get lactose-free milk! There is no excuse! Since we started having smoothies every morning, we have hardly been sick. While I have no scientific proof of any direct correlation.

**I think, that the benefits of a smoothie a day is undeniable.**



Do you know what you're taking? Do you know why you are taking it?  
Do you know when to take it? Do you know what not to take with it?

**Rudy Chin, Pharmacist/ Owner**

**Pharmasave Oak & W 42nd Avenue**  
Tel 604 269 3617 | Fax 604 269 3761

**PHARMASAVE**  
We always greet you with a smile.

You should know the names and doses of your medications. This may be important in an emergency or if you go to a walk in clinic. Knowing what your medications are for will make you a more educated patient and that will help you make better health decisions.

Some medications must be taken at certain times of the day, some with or without food and some apart from other medications. Some non-prescription medications and supplements will interact with your prescription medication.

It's never a bad idea to double check with your doctor or pharmacist when the best time is to take your medication, and whether a non-prescription medication or supplement is safe to take with your medication. Do not stop taking a prescription medication without first consulting your doctor.

We invite you to come in for a medication review and address your medication questions and concerns.

We're here for you seven days a week - Monday to Friday 9:30am - 7pm, Saturday 10am - 6pm, and Sunday 10am to 4pm



The **Pharmasave team** from left:  
**Allan, Rudy, Heather, Willis, & Annie**

# Jewish Seniors Alliance of Greater Vancouver Annual Spring Forum

## BRAINSMART



**Sunday, April 22, 2012**  
**2 - 4:30 pm**

**Cost: \$5 Refreshments Door prizes**  
**Free parking RSVP 604.732.1555**



**Dr. Jean-Francois Kozak**, is Co-Director of the Primary Care of the Elderly Research Group at Providence Health Care and a research faculty member at UBC. Past Director at CT Lamont Centre for Studies in Primary Care of

the Elderly and Director of the Clinical Epidemiology Unit (University of Ottawa). Current research is in the areas of dementia, chronic disease management, medication, and evaluations of health service delivery as related to the elderly and disabled. Currently co-lead of a project with Northern Health Authority and UNBC exploring how seniors in northern and rural BC can be maintained at home through non-medical support. He has served on numerous national and international committees related to seniors' health and is the past recipient of the Canadian Association of Gerontology's Award.



**Allan O'Meara, MD, FRCP(C)**

is a laughter coach, therapeutic clown, certified yoga instructor, and a pioneer in the worldwide Laughter Yoga Movement. He has been deemed Laughter Ambassador of Canada. Starting one of Canada's first Laughter Clubs, Allan brings the healing power of laughter. Allan runs a weekly non-profit Laughter Club, and presents laughter workshops internationally.



**Franca Temolo-Jones**, is the Executive Director of Elder Therapy Design. Franca is a writer who has worked with seniors as a certified recreational therapist for more than 20 years. Her work has included designing cognitive games and therapies for all levels including Alzheimers. Her most recent game, Reach, is used in many facilities across Canada and the United States. Her goal is to uplift the spirit through connection and laughter and satisfy that fundamental need we all have for belonging.

### VENUE:

**Congregation Beth Israel**  
**4350 Oak Street (at 28th Ave.)**

**Registration in advance**

**Pay at the door**

**office@jsalliance.org**

### An afternoon featuring

**NEW BRAINSMART RESEARCH** ❖ Dr. Jean-Francois Kozak

**LAUGHTER AS A WAY TO BRAINSMART** ❖ Allan O'Meara

**GAMES TO ENCOURAGE BRAINSMART** ❖ Franca Temolo-Jones

# JSA

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Sponsored by the Jewish Seniors Alliance of Greater Vancouver  
together with partnering agencies.



# You and Your Money

“Im Ein Kemach Ein Torah | אם אין קמח אין תורה”

**3**

### YOUR HEALTHCARE OPTIONS

Monday, February 13, 2012

12:00 p.m. lunch optional at \$12  
1:00-2:15 p.m. program

Joanne Haramia, Director of Senior Services, JFSA  
Peter Cillin, Health Care Consultant, pwn business  
*Options available—public and private health care*



Kehila Richmond Seniors  
at Beth Tikvah 9711 Geal Rd.,  
Richmond

Call: Kay at 604 241-9270

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### FINANCIAL FRAUDS & SCAMS

Friday, March 16, 2012

11:00-12:15 p.m. program  
followed by refreshments

Panel from Better Business Bureau, BC Securities  
Commission and Vancouver Police  
*Protect yourself from making uninformed decisions*



Sholem Aleichem Seniors  
6184 Ash Street, Vancouver

Call: Lorraine at 604 873-1777

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### SMART BUDGETING MAKE THE MOST OF WHAT YOU'VE GOT

April 16 - date to be confirmed

12:00 p.m. lunch optional at \$12  
1:00-2:15 p.m. program

Speakers, to be confirmed  
*Travelling on a seniors budget, vouchers (1/2 price),  
senior discount days, bus passes, home decorating  
on a budget for senior living*



1305 Taylor Way,  
North Vancouver

Call: Karon at 604 732-1555

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### TZEDAKAH, WILLS & ESTATES

Thursday, May 10th, 2012

1:00-2:15 p.m. program followed by refreshments  
Gloria Levi, speaker & moderator  
Jack Micner, lawyer  
The Public Trustee  
*Tying up loose ends*



Temple Sholom,  
7190 Oak Street, Vancouver

Call: Rochelle at 604 266-7190

## 604 732-1555

SENDER:



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949 West 49th Avenue  
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