

SUNBURST

The Newsletter for Seniors United Now

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Notice is hereby given that the Annual General Meeting of Alberta Seniors United Now Society

will be held as follows:

Wednesday April 24, 2024
Santa Maria Goretti Centre
11050-90 Street NW
Edmonton, Alberta

Doors open for Attendance 9:30 am

Meeting Commences 10:00 am

Special Presentation 11:00 am

Luncheon to follow presentations

PRE-REGISTRATION IS REQUIRED

Registration deadline April 15, 2024

Luncheon is included with Registration Fee

SUN IS EXCITED TO PRESENT

The Wild Rose Old Tyme
Fiddlers Association



More AGM registration information on page 16

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Presidents Report

I am hopeful that by the time you read my report the snow will be gone, and you will be looking forward to your spring activities. The beginning of 2024 has been a busy time for the SUN Board and the chapter volunteers. On January 21 & 22 we had a very successful casino fundraising event which will be noted in a separate section of this Sunburst.

I am very pleased to announce that Gloria Krenbrenk has stepped forward to accept the position of the SUN Board Secretary. A big thank you goes out to our Director Rita DeLongchamp-Osborne who recorded the meeting minutes on temporary basis, until Gloria came on board.

I know you will be pleased to access information on our SUN "Home Page" regarding the stability of the Canada Pension Plan, which includes charts and graphs on the results of your investment contributions. As well there is also information on the proposed Alberta Pension Plan.

Recent Board activities includes organizing the April 24 Annual General Meeting and developing a plan to strengthen our membership base.

Continued correspondence with Hon. Adriana LaGrange, Health Minister relating to seniors out of pocket costs for having a cognitive test done by a medical practitioner (to retain their current vehicle driver's license) is currently being discussed and reviewed at the government level and the results will be known in the near future.

A meeting was held on January 30 with the Seniors Minister, Community and Social Services Assistant Deputy Dana Mackie with our Executive Director, Linda Osborne and myself and Linda will report on the meeting results.

We were very pleased to hear from Todd Mann, CEO of the Local Authorities Pension Plan (LAPP) regarding a one year 100% increase of the Alberta Consumer Price Index (ACPI) for the 2024 calendar year. More information can be found by using your computer and keying in "LAPP retirees 2024 newsletter".

On a disappointing note, some SUN members who worked for the Provincial Government and paid into the Public Service Pension Plan (PSPP) are informed they will not receive 100% of the ACPI, they will continue to receive 60%.

A message received from PSPP states, "LAPP and PSPP are run by separate board of directors and are separate plans. Each plan has different membership bases, contributions, and financial availability. The board for each plan reviews their plans and eligibility separate of each other, as well as the ACPI and see what that plan can provide for the COLA each year to ensure ongoing sustainability and longevity of the plan. The majority of the time on each plan the COLA adjustment is 60% of the ACPI which was 2.34% this year. Lapp has put their reasoning for a 1 time increase of 100% of the ACPI which is 3.9% for this year due to their current financial standing. PSPP did not have that same availability and remains at 2.34%".

To our SUN members who belong to the PSPP, for additional information you can access their website. Having reviewed their financial report, it is noted that they have a \$2.223 billion surplus which is far below the \$61.7 billion that LAPP has. If sometime in the future their surplus increases, then that may be the time to consider pursuing an increase in COLA with them.

I am also committed to continue my role as chairperson for the North Edmonton Chapter and am looking forward to seeing you at our April 24 Annual General Meeting.

Sincerely,
Wayne Sorenson, President

Executive Director Report

Well March came in like a lion and hopefully out like a lamb as the saying goes. I hope everyone has made it through the winter and are looking forward to warmer temperatures.

As President, Wayne Sorenson mentioned in his report, we had the pleasure of meeting with Assistant Deputy Minister Dana Mackie and his Assistant Jasvinder Chana. We presented them with a folder which contained our SUN priorities, results of our Drivers Medical Fees Survey and a copy of our SUNBURST newsletter. Our presentation was SUN's advocacy position and how we can work together for the Seniors of Alberta. We discussed financial insecurity, housing, food, utilities, medical and transportation. Secondly, the need for an independent Seniors' Advocate – of which his response was this government does not see a need for a senior advocate. Finally, health care – availability and accessibility which Assistant Deputy Minister felt that this topic, we should be discussing this with the Minister of Health. Overall, the meeting went well, and Mr. Mackie asked us quite a few questions and took several notes.

Pharmacare working group has been working very hard to encourage the government to pass Bill C-64 which was presented by MP Blake Desjarlais. We are hoping this bill will be passed in the House of Commons, as it lays the framework for the single payer National Universal Pharmacare Program for Canada.

Thank you to all the members who volunteered for our casino January 21 and 22. The weather was not very pleasant, and our volunteers braved the snowy road conditions to help SUN run the casino.

I am pleased to say that the article published in the Edmonton Journal and Calgary Herald in September, regarding the position of CARP and SUN on maintaining the CPP in Alberta is now quoted on the yourcpp.ca website by the Canada Pension Plan Investment Board.

Virtual presentations continue to keep our members across the province informed. The February 27 – Managing Taxes was well attended. Two more are planned – March 27 – Advanced Planning and in early May, President of the Nurse Practitioners, Susan Prendergast. I hope that you will join us for these virtual events.

Finally, don't forget to register for our AGM, April 24, 2024.
We have a wonderful entertainment group after our business meeting.

Respectfully submitted,
Linda Osborne
sunexdir@telus.net 780-920-3058



Casino volunteers KUDOS to you!

Held on Jan 21st & 22nd at the Century Casino in Edmonton.

Our thanks go out to - Wayne, Monika, Kenneth, Jo-Anna, Robert, Rita, Lorne, Brandi, Diane, Lin, William, Clifford, Darrold, Marie, Dilip, Maria, Deirdre, Denis, Monique, Russel, Jordan & Linda. Thanks also to those that put their name's forward for the on-call list. You are all fabulous!!

We are expecting to receive our casino funding in the second quarter of 2024. We have already been slotted for the next event in the fourth quarter of 2025.

South Edmonton Chapter

A message to our chapter members

Meetings of South Edmonton Chapter are held at the Whitemud Public Library (4211 -106 St.) in the Program Room. Registration is at 1:30 pm, and the presentation is at 2:00 pm. We wish to thank the library and its staff for the support we received during the year. Also, we want to thank McDonalds at 23 Avenue and 110 St. for the complimentary coffee and snacks provided for each meeting.

Everyone is welcomed at our meetings, member or non-member- but we are looking for more volunteers and recently have acquired a new secretary for our chapter executive meetings and library events. Our next executive meeting will be on Friday, March 8, to discuss our plans for March, May, and June.



WHAT HAPPENED...

January 19, 2024 Carrie Ellinger, Community Liaison, City of Edmonton, spoke about Personal Safety for Seniors. Items covered included assessing safety, traveling safely, being prepared, action taken, and contact. This was an excellent presentation that included video and handouts.

February 16, 2024 Rachel Augustine, Community Response Coordinator, spoke about Elder Abuse and Sage Seniors Safe House. Items included definition of elder abuse, Sage Safe House, resources available, examples on video of types of abuse, and contacts. This event included video and handouts. Most questions were covered within the presentation, which included a break and a short question period. I would definitely recommended this presentation.

WHAT'S UPCOMING...

On Friday, March 15, 2024, our guest speakers will be from the ETS and their talk will be about the new Arc program for customers. This program will replace former payment plans and go into effect on May 1, making it easier for people customers, including seniors, to access the Edmonton Transit System. The two ETS speakers will be Vicki Gudelj, Accessibility Coordinator, and Tana Vea, Security Program Supervisor.

Also, we are planning with the Mill woods Seniors Association to have a program dealing with cancer. Three guest oncologists will speak at this event. This will be in either May or June. Also, the role of nurse practitioners in Alberta Health Care system will be considered as a possible topic.

Chair: Robert Price
780-250-7164 rogp@shaw.ca

SUN welcomes new PROVINCIAL BOARD SECRETARY

The SUN Provincial Board is excited to welcome Gloria Krenbrenk.

Gloria retired after 30 years as a legal assistant with two historic Edmonton firms. She has three sons and one brand new grandson who lives in Scotland. As a descendant of Icelandic immigrants, Gloria has served on the board of the Icelandic Canadian Club of Edmonton for many years and directed the Saga Singers for 13 years.

Her passion is music, choral singing in particular. Also, she served 6 years on a church board and volunteers in various capacities with that organization. Summer sees Gloria zipping along Edmonton's wonderful river valley trails on her eBike. Her motto: we must all do our best to make our corner of the world a better place for everyone.

Gloria joined SUN in 2007, joining the Provincial Board in 2024.



FRIENDLY CALLS

What if we told you that a meaningful connection was just a *phone call* away?



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Friendly Calls is **safe, accessible, free, and available nationwide.** Call **1-833-979-9779** or connect with us at redcross.ca/friendlycalls.

The Friendly Calls program matches **people over the age of 18** with trained Red Cross personnel who connect with them regularly to check-in, provide emotional support, encourage healthy coping strategies, and suggest well-being resources and community connections to other existing services.



Financial contribution from
 Public Health Agency of Canada / Agence de la santé publique du Canada

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Notice by Nominating Committee of the Board of Directors

The nominating committee is seeking SUN members who would be interested in having their name, put forward for election to sit on the Board of Directors at the April 24, 2024, Annual General Meeting

Skills and Experience: A passion for seniors’ issues; leadership or technical skills; marketing and promotions; As a member of the Board, a director acts in a position of trust and is responsible for the effective governance of the society.

Meetings: The SUN Board of Director's usually meets on the first Wednesday of each month via the zoom platform. Meetings commence at 10:00am and concludes at noon. (Meetings are not usually held in July or August)

Term: Directors are elected for a two-year term.

Benefits: To contribute to be part of the changes necessary to meet the dynamics of a growing and changing senior population within Alberta.

I cordially invite members of SUN society to consider volunteering as a board member. We anticipate having two vacancies, and urgently need volunteers to fill these positions.

Thank you in advance for your consideration.

For further information or to put your name forward for election, please contact SUN Executive Director, Linda Osborne by Friday April 12, 2024

780-920-3058 sunexdir@telus.net Linda Osborne, SUN Executive Director

North Edmonton Chapter

Quarterly Activity Summary

We continue to hold our meetings at Glengarry Community Hall, 13325 – 89 street, Edmonton. Registration begins at 1:00 p.m. and the meeting commences at 1:30 p.m. Our volunteers continue to step forward to arrange the seating requirements as well as the post meeting clean up requirements. If you have some computer skills, please step forward as we need a recording secretary. If you can help, contact Wayne Sorenson at 780-964-1142.

At each meeting, we host excellent guest speakers who discuss a variety of seniors topics. At the end of each meeting, we have a Save on Foods gift card door prize and a 50/50 draw. Everyone is welcome, bring a friend and enjoy the fellowship, free baked goods and tea and coffee. A very special thank you to Save on Foods located at 167 Ave. and 50th street for their donation of tasty treats for our meetings.



WHATS HAPPENED?

January 11, 2024 – Guest speaker Thalia Hartson co-owner of River Stone Wellness Centre gave an informative presentation on resources that Nurse Practitioners can provide in primary health care. She provided information pamphlets outlining the services they provide.

February 15, 2024 – Guest speaker Tammy Lautner, Registered Social Worker and owner of Peace of Mind Concierge was unable to attend due to illness. We will try to reschedule her presentation on “Understanding and giving support to those living with dementia” later. Wayne Sorenson presented information on numerous Senior’s issues.

March 14, 2024 Guest speaker Nisa Cyre - City of Edm, Neighborhood Empowerment Team & Constable Paul Pilon -Edm Police Service conducted a presentation on “Public Safety”

WHATS UPCOMING?

April 18, 2024 Jollean Ferrari, representing the Northeast Seniors Association will present a power point presentation on the services that are made available to seniors. She will make available their newly printed up to date booklet outlining the services they provide.

May 9, 2024 Tammy Lautner, Registered Social Worker and owner of Peace of Mind Concierge is rescheduled on this date to conduct a presentation on “Understanding and giving support to those living with dementia.”

June 13, 2024 In keeping with tradition, our chapter will be sponsoring a North Chapter Seniors United Now members appreciation day. Come and enjoy the free luncheon and socialize and enjoy the company of our members. Come and give us your thoughts and ideas for future guest speakers as well as senior concerns that you would like to see addressed.

September 12, 2024 Join Guest speaker, Nicole Skiba from eazy peazy downsizing as she takes you through the steps needed when downsizing and relocating. This interactive presentation includes stories, lessons learned and practical advice on getting the job done and achieving the lifestyle you desire.



Wayne Sorenson – Chair, North Edmonton Chapter

wm.s1@telus.net 780-964-1142



Sherwood Park / Strathcona County Chapter (SPSC)**Quarterly Activity Summary**

Chapter meetings are held on the 3rd Tuesday of each month except July, August, and December. Registration at 1:00p.m. Meetings commence at 1:30pm and are held at Bethel Lutheran Church located at 298 Bethel Drive, Sherwood Park, which is fully accessible. Members and non-members are welcome. Our presenters answer many questions during and after their presentations and are thanked with an appreciation gift. ***A special thank you to the Sherwood Park Real Canadian Superstore for supplying us for cookies & Funky Petals, Sherwood Park, owner Laurie T. for her donation of door prizes.***

**What's Happened?**

January 16, 2024 - Topic: Marianne West, former member of Strathcona County Seniors Advisory Committee (SAC) reviewed with us her presentation to Strathcona County 2021 on : Why it is vital that Seniors in Strathcona County have a Seniors Centre.

February 17, 2024 - Topic: Seniors' Benefits and Credits - Canada Revenue Agency (CRA) & Community Volunteer Income Tax Program (CVITP) and Outreach team ❖ Non-Refundable Tax Credits - Disability Tax Credit – Canada Caregiver Credit – Home Accessibility Tax Credit and Medical Expenses ❖ Scams prevention ❖ Community Volunteer Income Tax Program

March 19, 2024 - Topic: What is a Hospital Foundation? Presenter: Ken Lesniak

What's Upcoming?

May 21, 2024 - Mayor Rod Frank- Topic: "What is really going on with Seniors in Strathcona County and how they fit into the County's Strategic Plan for the Future?"

June 18, 2024 - Topic: To be confirmed

SUN continues to work for you. The SUN Chapter in Sherwood Park and Strathcona County has continued to work hard advocating for a Centralized Seniors Centre in Strathcona County.

What is the Advocacy for a Strathcona Seniors Centre (ASSC) Steering Committee doing and what is its mission?

Presently, we do not have an official mission statement. However, we are working on it and it might look something like this: our mission is to ensure that all Seniors in Strathcona County be provided with a central facility that fosters all five areas of seniors wellness including: Arts & Crafts, Education, Health & Physical Well Being, Music & Drama, Recreation, Social & Community Opportunities.

The committee has chosen to:

- conduct a comprehensive survey called "Strathcona County Senior Needs" and report the results of this assessment in all six of these areas to the Mayor and Councillors - This has been completed and is now available on our SUN website: Chapter Page [Sherwood Park Strathcona Chapter | Seniors United Now | Alberta](#)
- work with the 55 plus club to achieve this end
- confirm that this survey will determine the needs of seniors in Strathcona County and the type of building that is best suited to them
- restate to council that the needs of seniors are presently not being met, lagging far behind other progressive communities and suggest temporary solutions and long-term options to achieving the desired outcomes of other similar successful communities
- suggest options that could involve adding on to the 55 plus club presently in existence, re-purposing GARC as a seniors' centre, and affirm that re-purposing a school in the future would not solve present inadequacies
- create a County Seniors Report Card to let council know that they are getting a failing grade on Seniors Issues
- update seniors in Strathcona County on the ASSC mission by publishing in the Sherwood Park News, the SUN newsletter, Strathcona County Facebook, the Coffee News and the County library
- demonstrate through county statistics and dollars spent that seniors have been underfunded, forgotten, and neglected for many years
- encourage voters not to vote for candidates who have not lived up to their promises on seniors' issues
- remind Council that they have not followed through on their promises by showing how they have dealt with seniors by documenting a history of failed attempts
- continue to stage sit-ins the library foyer and invite councillors to explain their positions and what actions they will take to move the project forward
- ask council to justify large expenditures of increasing county debt (the equestrian centre, the field house, the new hockey arena, Bremner development) with nothing for seniors

Report respectfully submitted by: Denis Beaudry Chairperson, SPSC Chapter

Join us! We welcome your wisdom, experience, and enthusiasm!

MISCUES BY SENIORS?

Seniors are accused of a lot of things, sometimes deliberately and often intentionally, just for being seniors, as younger people often think that seniors are no longer capable of making important decisions and frequently make mistakes.

Seniors are often criticized for doing what others consider to be “a senior moment”: not remembering/ forgetting, having physical difficulties, making errors in speech, carelessness and making poor decisions. Let’s look at some of these examples.

Faulty memories about dates and events in the past are associated with aging. People seem to forget that seniors have a lot more to remember than younger persons, and a lot more to forget. Remember the movie, Gigi, when Maurice Chevalier sings, I Remember it Well, when he didn’t recall past events very well. It was a memory lapse, which his lady friend corrected. Our memories often change through time as new events occur regardless of age. My father used to talk about the huge schoolyard next to the school he attended. When we visited the place in Wales, it was quite small compared to his description. An example of memory distortion due to the passage of time. Perception becomes reality.

As a historian, I often comment to other people that I forgot more events and dates than most people ever learned, although I still can recall them if given the time, providing that I am not placed under stress to remember like in Jeopardy. Also, not using one’s memories about certain events for a long time can cause memory lapses. Use it or lose it, or at least hide it somewhere among other stuff in one’s brain. I know this happens to me particularly with people’s names. Remembering names is something I’m not very good at, but did it make me senile at age 20, when I couldn’t remember names?

Seniors are also advised to walk carefully, especially on stairs, or when making their way on slippery sidewalks. But many people fall regardless of age. Nevertheless, people remind you to be extra cautious, as if you couldn’t figure it out yourself. Recently after a successful cataract operation, I was instructed to be very careful when walking since I had a patch over one eye, limiting my visual perception. “Hold my arm” they say. Of course, people of all ages must be careful under certain conditions.

Also, as seniors, we sometimes stumble over our words, mispronounce them, and mix up different names and events. We also don’t hear very well or sometimes react slowly to other people’s speech. One problem, I have found is that others sometimes assume that seniors always know what they are talking about, but it takes some time to gather our thoughts together.

Making blunders in performing various tasks is a common senior problem, but these errors are not restricted just to older folks, so don’t use it as an identifying trademark. When I was young, I often was careless while working on math problems. I worked very fast on problems, often too fast, resulting in more mistakes. Then I had to go over my work, spending valuable time correcting my errors. On exams this resulted in lower marks. So, we all do it: seniors, children, teens, and adults, as mistakes are not limited to seniors. Have you ever walked into a room to do something or pick up an object, and then promptly forget why you went there? I have dozens of times, starting in my youth and continuing right into my 80’s. Then a few seconds after leaving that room, I remember. Often when I forget something I want to recall such as a song, a historical event or something personal, I let it sit for awhile and do other tasks. Then it comes back naturally. On other occasions when I am leaving the house, I try to make sure that I have everything with me- wallet, keys, cell phone, bus pass, identification, or in winter, toque, gloves, boots, and scarf. I walk up the stairs or even walk a block outside and then recall, forcing me to walk back, take off my boots and go downstairs. I missed many a bus at the corner because of this failing. No, it’s not just a senior moment. There’s a solution for everyone. Make a list!

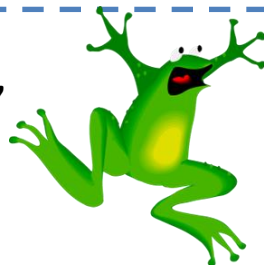
Still, as seniors, we should be thankful that others are concerned about us and are looking after our welfare if they are not being overbearing or critical. We can simply nod our head, wink, or give a wry smile. We will also look out for them. Mistakes, remember, are part of the human condition.

Submitted by Robert Price

Our next Cash Raffle is: “National Frog Jumping Day”

May 13, 2024

License #682716



Join our growing list of SUN winners! See page 15 for ticket order form or purchase online: www.seniorsunitednow.com

Tickets \$5.00 each 5 Tickets \$10.00 20 tickets \$20.00

Please consider supporting SUN’s critical fundraising.

CASH RAFFLE – Winners “Hot Chocolate Day”

January 31, 2024

License #665473



Congratulations to SUN members:

T.Webb - Calgary, AB ticket #964

R. Baugh – Red Deer, AB Ticket #007

Thanks to all members for supporting SUN’s critical fundraising by purchasing tickets!

Homecare – You have more choices than you think

Albertans are fortunate to have a robust publicly funded home care system, but many families are not sure where to start when they need help and most don't know all the options available to them. One of the most underutilized programs in the home care sphere is **The Client Directed Home Care Invoicing Program**. While it's a mouthful to say, the program is an amazing option for seniors looking for more say in their home care journey.

In 2019, Alberta piloted the Client Directed Home Care Invoicing Program (CDHIP for short) in West Edmonton as a response to seniors reporting they wanted to be able to choose their home care providers. The traditional homecare model assigns an agency who has the contract for their community to seniors who need care. In 2019, If a senior didn't like the provider in their area, they didn't have any alternatives within the public system. The program took off and was made permanent for the province after a successful pilot. To date, only about 800 Albertans have taken advantage of this program as many folks just don't know they have options. Its Homecare's best kept secret!

CDHIP allows people to select an approved private home care provider. Then, all care is direct billed to the public system, meaning families do not have to pay out of pocket. The perfect candidate for CDHIP is a senior who needs longer care visits, wants a say in what type of caregiver comes to their home, and value consistency in scheduling. Some seniors are not comfortable receiving personal care from a caregiver of a certain gender or want their visits to occur at a specific time daily. The Client directed home care invoicing program specialized in giving seniors choices. These are all generally not something the traditional model can accommodate.

Many private home care agencies in Edmonton are also locally owned and operated, meaning your tax dollars will stay in your community. Most importantly, customer service is a huge focus of this model. Service providers are highly incentivized to provide high quality care as you, at any time, can choose to terminate your contract and go with another approved provider in the city (or switch to the traditional model). While families do not have to pay out of pocket, they can speak with the public systems wallet!

While this model has seen high satisfaction out of its clients, it isn't the best fit for all seniors. The traditional home care model is better suited for seniors who need frequent short visits without much personal care, or for families who don't have the desire or capacity to select their own provider.

If you think you may want to access the CDHIP program, your journey starts by calling 811 and speaking with a Registered Nurse. If you are already a home care client in the traditional model and feel CDHIP may be a better option for you, speak to your case manager about switching.

Sabrina Whaley

COO Ember Healthcare Ltd.

Phone: 587-401-2766

Email: Sabrina.whaley@emberhealthcare.ca

9426 51 ave NW, Suite 201, Edmonton, AB T6E 5A6

www.Emberhealthcare.ca



SUN Board of Directors 2023 - 2024

Wayne Sorenson - President Stan Poznanski - Vice-President William Holtz - Treasurer
 Gloria Krenbrenk – Secretary Robert Price - Director Gerald Northam - Director Carolyn Reed - Director
 Frances Burkitt - Director Rita DeLongchamp-Osborne - Director

SUN Staff

Linda Osborne - Executive Director Lynn Penner - Office Admin Deborah Wilson - Membership Coordinator

Say hello to exclusive savings on car and home insurance through belairdirect.

This Fall, Johnson Insurance began an exciting rebranding transformation, evolving into belairdirect while preserving all the ingredients and history that made this brand so well-respected. Under the belairdirect brand, you will continue to have access to exclusive offers and coverage, ensuring that insurance is one less thing for you and your family to worry about.

We understand that you require coverage that makes your life easier. Fortunately, belairdirect has you covered. As a member of Seniors United Now, our tailored insurance deals are designed to simplify the insurance process for you, providing convenience and peace of mind.

You'll also enjoy enhanced home coverage and the option for great car insurance add-ons with their Affinity Plus endorsement. Plus, a suite of helpful digital tools that make managing your insurance a breeze!

Get your quote today with group ID code **ASUNS**

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Dear SUN member

Subject: Local Authority Pension Plan Coordinated Pensions

I do recognize it has been some time since you wrote your concerns to us regarding the above noted subject. If you review our SUN website home page, [Communications | Seniors United Now | Alberta](#) under the tab heading of "News" scroll down and click on "communications" you will find a series of letters that SUN sent to LAPP, regarding the hardship and unfairness experienced by seniors who entered into the Coordinated Pension Option.

On LAPP's website they explain why they have discontinued the Coordinated Option (2021). They do state "following several years of complaints from members who may not have understood the implications properly, led to their decision". Sheri Wright, Vice-President of stakeholder relations and communications at LAPP says that "while confusion is the #1 concern expressed by members, she suspects there are many more who regret their decision, yet remain silent".

I am sure many of you will be frustrated, as we are, when you read their justification and explanation of the poor outcome of their program.

Currently there is a SUN member who is personally engaged in a legal process against LAPP's handling of their plan.

SUN also shares your unresolved concerns and the unfairness that you are experiencing and will continue to monitor and attempt to bring about a more positive outcome.

*Sincerely,
Wayne Sorenson - President, Seniors United Now*

Top tax tips for seniors in 2024



What do seniors need to know as they prepare to file their taxes this year? Let's start with what's new and exciting for 2024. New this year is the Multi-Generational Home Renovation Tax Credit. This is a refundable tax credit that can assist with the cost of renovating a home to create a secondary unit that will be occupied by a qualifying senior, relative, or individual with a disability. This credit is 15% of the qualifying renovation expenditures, up to a maximum of \$7,500 (or \$50,000 in renovation costs). Seniors can find out more information about the credit on the Multi-Generational Home Renovation Tax Credit page on the CRA's web site.

Did you know that you can also claim a tax credit for other home renovations that help improve the accessibility or safety of your home for a qualifying person? The Home Accessibility Tax Credit allows seniors still living in their own home, or individuals who are eligible for the Disability Tax Credit, to claim up to \$20,000 towards eligible expenses.

In addition, there are other credits and deductions that many seniors qualify for, such as the Age Amount of the pension tax credit -- but there's one pension-related tax deduction that can sometimes be confusing for people. It's called Pension Income Splitting. If you receive income from certain types of pensions and your spouse is in a lower tax bracket, you may be able to use this method to reduce your overall taxes. This option lets seniors split up to 50% of their eligible pension income with their spouse or common-law partner, which can lower the combined tax the couple has to pay.

It's important to note, though, that OAS and CPP aren't eligible for pension splitting. Most private pension plans and registered plans such as a RRIF, however, can be split. Of course, even if you don't have pension to split or income to report, it's still important to file your taxes. That's because Old Age Security, the Guaranteed Income Supplement, and many other benefit amounts are based on information from your tax return. Even the quarterly GST/HST Credit can't be calculated unless we have a current tax return on file. So, to make sure that all your benefits keep coming, it's best to get your taxes filed as early as possible. April 30 is the usual deadline for most people's tax returns to be submitted -- but why wait? You can send it in as early as February 19th. Make sure you're signed up for direct deposit too! It's safe, easy, and it's the best way to receive your refund as quickly as possible -- often in as little as eight days. If you're comfortable using online digital services, you should definitely set up your online CRA access, called My Account.

In the same way as logging in to your bank's online portal gives you access to your banking information, logging into your CRA account will give you immediate access to all your tax forms, upcoming payments, and benefits information. A CRA account also makes it easy to set up direct deposit, so that any refund or benefits arrive in your bank account faster than ever before. And if you're filing your taxes yourself, having access to the My Account service will let you auto-fill the details from your slips right into your tax software.

The CRA has lots of information on our website at canada.ca/taxes -- but if you need to talk to a person, we're always happy to help over the phone! In fact, the CRA's phone lines are now open in the evening, until 8 PM on weekdays and from 9 to 5 on Saturdays. If you're not a big fan of our hold music, you can even log onto the CRA website to see how long the current wait time is before you choose a time to contact us.

If you like to learn on YouTube, we have a video just for you! Webinar for adults 65+: Get your benefits and credits.

For people with modest incomes and simple tax situations, there are also free tax clinics available across the province, where volunteers and community organizations offer tax filing help. Many organizations host in-person clinics or drop-off options, but if an in-person tax clinic isn't available in your community, don't worry! A tax clinic volunteer may be able to do your taxes virtually by phone or video conference.

How can seniors protect themselves from scammers pretending to be the CRA?

It's not just emails, calls, and texts anymore. Unsavory scammers are now using Whatsapp, Facebook, Messenger, and other social media services to try to trap unsuspecting seniors in their slimy schemes. Because of this, it's important to always be cautious when you receive any unexpected contact from someone claiming to represent the CRA.

Scammers often pose as CRA employees and try to trick Canadians into revealing personal financial information or paying real money towards fake debts. These scams are constantly evolving and becoming more sophisticated. We know it can be tough to stay on top them, but there are definitely a few red flags that will let you know for sure that an unexpected message is from a scammer and not a real CRA employee.

Is the person who contacted you being aggressive or threatening you with arrest? Are they pressuring you to make a payment immediately? Asking you to pay using gift cards, cryptocurrency, or e-Transfer?

These are all 100% tell-tale signs of a scam. If any of these things are happening, you can safely ignore the message, knowing it's not coming from a real CRA employee.

Continued on page 12

How can seniors protect themselves from scammers pretending to be the CRA?

Continued from pg11

It's also helpful to know how to expect contact from the CRA, so that you can always stay one step ahead of the scam artists. The CRA doesn't ever use text messages or instant messages to start a conversation with you about your taxes, benefits, or account. We will also never send personal information (e.g., tax refund amounts, balances owing) over text, IM, or email. If one of these messages includes a specific dollar figure, it's definitely a scam. **When in doubt – delete, delete, delete!**

If you receive an unexpected message from the CRA and you're being asked to click on a link, don't click it — it's not us! But even with all this advice, we know it can sometimes be hard to tell whether the real CRA is trying to contact you — particularly as the scams are getting sneakier and more sophisticated every day. So, if a situation comes up where you just can't tell for sure, what do you do?

Well, first of all, don't give any personal information and don't click on any links. If it's a call, you can hang up; if it's a text, IM, or email, don't reply. Instead, reach out to the CRA through our publicly available phone numbers and we can verify whether we're trying to get in touch with you. You can also investigate the situation on your online CRA account.

Of course, there are some situations where the CRA may genuinely need to reach out to you by phone, but it's always okay to take the time to verify that you're not talking to a scammer. If this means hanging up and calling the CRA back on our general phone number, that's okay! You can always check the most recent letters or correspondence you received from the CRA, or you can log into your online CRA account to verify any refunds or balances owing.

Ultimately, the best way to protect yourself is to be smarter than the scammers. You can keep up to date and see examples of the latest scams on the Scam Alert page - Canada.ca/CRA/ScamAlert -- on our website. [CRA scam alerts - Canada.ca](https://Canada.ca/CRA/ScamAlert)

And remember to always be cautious when you receive an unexpected call, text, instant message, or email claiming to be from the CRA. If it sounds suspicious, it probably is! Trust your gut.

TJ Madigan, CRA spokesperson.

Message from your Membership Coordinator

Membership is the only way SUN can fund the programs and materials we provide for our members. It is a very **important** aspect of running our advocacy program. If we are to continue to be the Voice of Seniors in Alberta, we need you to renew your memberships, invite your friends to our Chapter meetings, donate, purchase our 50/50 tickets and of course volunteer and support our events.

We have a Facebook page now which could be used to recruit new members. If you have a Facebook page search Seniors United Now and join our page, invite your friends. We post Chapter Meetings, AGM information, guest speakers and newsletter updates. Consider finding our page.

We hosted our second Zoom Presentation on February 27, with Scott Bokenfohr. Scott is the author of *Retire Abundantly*, he is an educator, public speaker, and wealth advisor, he provided us with some very thought-provoking information. Scott offered our members time to meet with him one on one at no cost to receive personal information on their own situations.

SAVE THESE DATES

March 27th at 1pm Tammy from Peace of Mind will zoom into your homes with a presentation on Planning for your future. Zoom link will be available on the website a few days prior and will also be emailed to those that have signed up to receive our emails. [Join Our Email List | Seniors United Now | Alberta](#) Keep an eye on our website and emails for more Zoom presentations in the future.

Our AGM is fast approaching so save the date **APRIL 24th**.

If you have any ideas on how to increase our membership, I would be open to hearing from you. You can reach me by email at suncoord@telus.net. Chapters need your support to keep running so consider volunteering at their meetings. Membership has its rewards with benefits of new friendships, information, and support.

I look forward to working for you for a better SUN.

Deborah Wilson, Membership Coordinator





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National Frog Jumping Day

National Frog Jumping Day is on May 13, and we have the history behind how this day started. While the name itself may seem rather vague, its origins come from Mark Twain’s first published short story about a betting man and his pet frog. Did you know that there are approximately 7,300 species of frogs around the world and the most colorful ones are the most poisonous? National Frog Jumping Day is important because it brings literature to life, as well as brings awareness to different kinds of frogs and their impact within our ecosystem. Mark Twain, one of the most famous and celebrated authors in literature, published his first short story named “The Celebrated Jumping Frog of Calaveras County” in 1865. This story also goes by “Jim Smiley and His Jumping Frog” and “The Notorious Jumping Frog of Calaveras County.” The premise of the story is about a man named Jim Smiley, a compulsive better. He trains a pet frog he names Dan’l Webster and bets his frog can jump higher than all the other frogs in town. The man who he bets with ends up tricking Smiley and wins the bet.

Inspired by this story, Calaveras County in Northern California started hosting a Calaveras County Fair and Jumping Frog Jubilee during the third week of May. The first event was held in Copperopolis, California in 1893 but has since made its permanent residence in Angels Camp. The fair spans four days and offers classic fair food, award-winning wines, carnival rides, rodeo, and live music, amongst other things, but their main event is the frog jumping competition. One frog named Rosie the Ribeter has held the jumping record at 21 feet, 5 ¾ inches since 1986. Even though there are other frog jumping competitions throughout different cities in North America, the one at Calaveras is the most popular and well-known because of its relation to Mark Twain’s short story. This day allows people to celebrate the agility of frogs and to embrace literature in a new and exciting way.

5 FACTS ABOUT FROGS YOU CAN’T HOP PAST

Self-watered - Frogs don’t need to drink water since they absorb it through their skin.

Lords of leaping - With one leap, some frogs can jump 20 times the length of their body.

Goliath frogs - West Africa has the largest frog, aptly named the goliath frog, measuring one foot long.

Golden but deadly - The skin of one golder dart frog can kill at least 1,000 people.

Vintage views - Even though amphibians have differently shaped pupils, they can only see in black or white.



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587-598-6123

info@eazypeazydownsizing.ca



National Frog Jumping Day

Name(s):

Address:

Phone # _____ For Office USE: _____

Email _____
(please print)

Individual Tickets: _____ Tickets \$5.00 each \$ _____ (40 available)
5 tickets \$10.00 _____ Sets \$10.00 each \$ _____ (60 sets available)
20 tickets \$20.00 _____ Sets \$20.00 each \$ _____ (110 sets available)

Draw Date: May 13, 2024
License #682716



Please make your cheque payable to SUN

RAFFLE RULES

- 1) Raffle tickets must not be sold to a person under the age of 18 years. Purchasers must be Alberta residents.
- 2) The purchase price of each ticket shall be: \$5.00 each OR 5 tickets \$10.00 OR 20 tickets \$20.00
- 3) To be eligible for draws, the ticket order and purchase amount must be received in SUN office by 10:00am, May 13, 2024
- 4) The prize payout shall be as follows:
1st prize 30% of the gross ticket sale revenue
2nd prize 20% of the gross ticket sale revenue
- 5) The draw(s) shall be made at the SUN office: #37 2016 Sherwood Drive, Sherwood Park, AB T8A3X3 prior to 3pm, May 13, 2024
- 6) The winning ticket buyers shall be notified by telephone; their names will be publicized in the next newsletter & on the SUN website. The winning ticket buyers will be awarded the prize via cheque drawn on SUN.
- 7) In the event of any concern or dispute regarding this raffle, please contact Lynn Penner at the SUN administration office. 780-449-1816
- 8) Raffle tickets are official when payment is received & numbers issued by the sun raffle chairman.
- 9) Your Ticket numbers are available by contacting the SUN office

SUN MEMBERSHIP Renewal / Donation April – June 2024

Individual: \$25 per year \$50 2 years Lifetime: \$200
Joint: \$40 per year \$80 2 years Lifetime: \$300

Thank-You for your prompt renewal. Renewals & donations may also be made by Etransfer to unitenow@telus.net or online via our website

Donation in addition to membership dues
 \$5 \$10 \$15 \$20 \$25 other \$ _____

Renewal \$ _____ Donation \$ _____ Raffle \$ _____ AGM \$ _____ Please make cheque payable to Seniors United Now

Signed Cheque(s) enclosed Chq# _____ Total \$ _____

Membership # _____ (see Back Page) Joint Member (if applicable) Membership # _____
 YES - replace my membership card YES - replace my membership card

(Please attach a stamped self-addressed stamped envelope if you are requesting a replacement card)

Name: _____ Name: _____

Year of Birth: _____ (used for SUN demographics only) Year of Birth: _____ (used for SUN demographics only)

Address: _____
(If different from mailing label on reverse)

Renew your membership online! SUN uses the PayPal system, for secure online renewals & donations
Etransfer may also be used for membership payments and donations. unitenow@telus.net

Phone: _____ Email: _____ (send me electronic SUN information)

(Please print clearly)

YES – I am interested in volunteering, please contact me.

AGM REGISTRATION

Online registration available visit: www.seniorsunitednow.com

Alberta Seniors United Now Society – April 24, 2024

Name(s): _____

Membership: # _____ # _____ Phone: _____

Email: _____

Pre-registration Tickets: \$10 per individual Current Member \$30 per non-member
AT THE DOOR TICKETS \$15 per individual Current Member \$35 per non-member
Ticket price includes admission - light lunch* & refreshments.

*If you have dietary restrictions, please advise the admin office
 (Registration tickets will be held for pick-up at AGM pre-paid registration table)

PAYMENT OPTIONS:

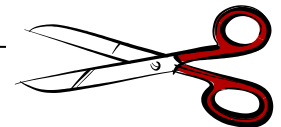
Online: visit our website homepage See AGM notice click “Buy Now” Button

Etransfer: unitenow@telus.net

Mail: Seniors United Now # 37 - 2016 Sherwood Drive, Sherwood Park, AB T8A 3X3

#of Tickets _____ **Amount: \$** _____ **Cheque#** _____ **Registration deadline April 15, 2024**

Pre-registration is required to facilitate planning of seating, lunch, and refreshments



Medium

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

Thank-you for being a SUN member, your membership status is available by contacting the SUN Administration office 780-449-1816 unitenow@telus.net



SENIORS UNITED NOW

The Voice of Seniors in Alberta

Seniors United Now Society
 Sherwood Business Ctr – Park Ctr Hotel
 #37 2016 Sherwood Drive
 Sherwood Park AB T8A 3X3
unitenow@telus.net