



Champion COMMUNITY Page

Seniors' programs may be tested in future

By IRENE GENTLE

Special to the Champion

June is Seniors' Month and in Milton, 7,423 residents are eligible, at least by age, to take part in the celebrations.

In as little as two years, that number is expected to jump to 10,000 plus. That means it may take more than a little jump-starting of present programs and facilities to ensure that Seniors' Month in 2000 is a celebration rather than a lament.

So far the celebration song is still in the air, only it might be just a little off-key. Programs are in place for Milton seniors, from bingo and dance classes to social meet and greets aimed at keeping seniors from being swallowed by the solitude old age often brings.

A low-cost taxi service is in place, where seniors hobbled by ill-health shell out just \$2 to get anywhere in town. For the seriously ill, there are long-term care buildings such as Allendale. Though the waiting list can be long, the 300-bed facility is attempting to meet the growing demand by adding 50 new beds.

For active seniors who don't plan on letting old age interfere with their fitness and quality of life, there are also mall walks, retirement lectures and dance classes.

The in-betweeners

Still, what about the in-betweeners? These are the seniors who are not ready for Allendale yet but who can't quite manage being on their own, either.

At present, those seniors could give supportive housing coordinator Stephanie Schouten a call. Since 1993, Ms Schouten has worked to assist these in-betweeners in finding a safe place to stay.

"My program is for when people are getting close to needing full-time care," said Ms Schouten. "They aren't quite eligible for that yet, but they do benefit from being looked after a bit."

At present, Ms Schouten has just 17 units in two separate seniors buildings dedicated to these types of clients. As the baby-boomers edge towards elderliness there is talk of additional units in a third building becoming available for supportive housing. Other groups, such as Holy Rosary Church, are getting in the act to develop new seniors buildings.

In the meantime, these in-between seniors largely remain lost in the system.

Even seniors with a fair amount of independence can face obstacles that threaten to take the shine off the golden years.

Loneliness a problem

With loneliness being a key issue in many senior's lives, that means a fair part of Ms Schouten's day is taken up just talking to residents of local senior's buildings.

"A lot of them are lonely. This world is busy," said Ms Schouten. "Family members are caring but their time is limited." When friendly visits become scarce, seniors may find themselves overwhelmed by some everyday, practical aspects of life.

"A person coming out of the hospital may have three weeks worth of mail waiting for them. I help them sort through it," said Ms Schouten. "I help them with paperwork, like filling out insurance claims so they can get glasses and things."

Eventually, even basic domestic chores such as cooking can be

• see MILTON SENIORS on page 10



Photo by GRAHAM PAINE

Joy Anderson is among many who help coordinate activities for local seniors, activities which will be steadily increasing in demand over the next few years, according to population estimates.

They can help you play catch up in your retirement planning

By IRENE GENTLE

Special to the Champion

When it comes to retirement savings, the golden rule is to start when you are young.

So what happens when the golden years are fast approaching and your retirement nest egg is in desperate need of padding?

"If someone has put off saving the biggest issue is, will they have enough money," said Angela Alexander, in charge of accounts and investments at the Royal Bank Milton Mall branch. "Most of them aren't going to if they didn't start out at age 30 or 40."

Still, saving for retirement is kind of like adopting a healthy lifestyle. It's never too late. That means if middle age is staring you in the mirror and you've barely a nickel in your retirement fund, the best advice



"We get tons of people in their 50's coming in to start their retirement planning."

MICHAEL BOURGON

is to run to a financial planner. Better yet, sprint.

A financial planner can do two things you may not be able to do on your own. The first is to cut through the fear of an impoverished old age. The second is to draw a realistic financial picture in which

the dotted lines show clearly where you are now and where you want to end up.

"What we do is a personal assessment, which takes in the person's real estate holdings and personal assets," said Ms Alexander. "Then we find out what their expectations are. Do they want to live on \$15,000 or \$50,000 a year?"

Armed with the facts, a financial planner is able to offer best bet suggestions to meet personal savings goals. That can be anything from reverse mortgages, where equity is taken out of homes and used for lifestyle expenses, to penny-pinching savings strategies.

"A lot of people who are in their fifties and know they should have saved but didn't are more than willing to work another

• see BETTER on page 9

Call Donaldson Bourgon Financial Services. We are your specialists for:

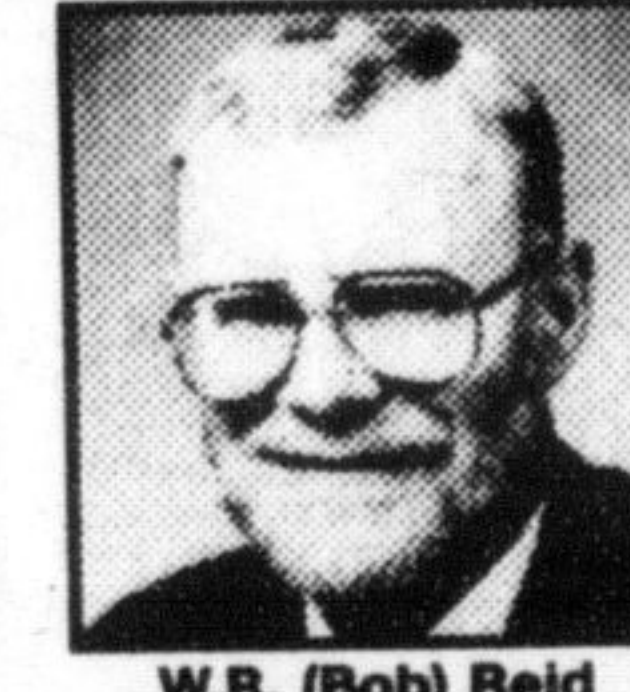
- Assc. Allocation Services
- Limited Partnerships
- Mutual funds
- Life & Disability Insurance
- Financial/Retirement/ Estate Planning
- Tax Planning & Deferrals
- RRSP's, RRIF's
- "in house" seminars for any of the above & more!



Helena Donaldson
CFP, CLU, CH.F.C.



Melissa DeBrouwer
B.Sc., CFP



W.R. (Bob) Reid



Michael Bourgon
CEB, CLU



Donaldson Bourgon Financial Services THE INVESTMENT CENTRE

We try to put some fun into establishing your finances. Great People / Great Coffee

310 Main St. E., Trafalgar Square, Milton
http://www.dvfs.com

Ph: 875-3237
Fax: 875-4962