

OUTREACH

March 2024

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Message from the Executive Director

By Elizabeth Nykorowytch Macnab

Spring is around the corner. It's time to reflect on the next steps for successful aging. What do I need to age in place? Are there new cost savings programs available to me? Do I have info to make the right decision when I give up the familiar? Is my estate planning current or will I need to make changes? Read inside to find these and other answers.

As you know, OSSCO regularly surveys our learners, event attendees, exhibitors and sponsors. We responded with our upcoming 55+ Lifestyle & Learning Exhibition...Keys to Well-being. Circle the date April 15, 2024. Join us at the Ellesmere Community Centre.

Our staff are bringing together a variety of experts - companies and Pop-Up Speakers - so that you have the resources, products, services and learning, We're sharing a "sneak peek" on our knowledgeable Pop-Up Speakers

who you will meet in April. Our exhibitors are also eager to share their insight with you. Visit our website www.ossco.org as we're regularly updating information.

OSSCO knows the impact that job loss brings for older unemployed workers. Our Enhancing Economic Opportunities reached 1,933 older adults. In every class, someone asked for a subway token to the class and go home. If they travelled between Regions to our class, we could not help them.

On February 26, the Ontario One-Fare program was launched. This integrated program can reduce the cost of public transportation within the GTA. For low-income or unemployed older workers, free PRESTO cards are available from the TTC or TPL. It helps them with their job search. What a great idea to help someone become more financially secure and live with dignity!

Ontario Society of Senior Citizens Organizations
La Société des Organisations des Citoyens Aînés de l'Ontario

345 Wilson Avenue, Suite 404 Toronto, ON M3H 5W1 www.ossco.org
Telephone: 416-785-8570 Toll Free: 1-800-265-0779 Email: info@ossco.org
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THINKING ABOUT YOUR FUTURE? PLAN TO AGE IN PLACE - A CHECKLIST

Source: Canada.ca



1. My health

- I am physically active and do a variety of physical activities that I enjoy.
- I have a healthy body weight that has remained the same for the past six months.
- I schedule regular appointments for physical, vision, dental and hearing check-ups.
- I know what screening tests are recommended for my age and discuss these with my doctor.
- I generally experience good mental health. I am aware of the signs and symptoms of depression/anxiety and if they continue, I will take steps to address them.
- I have written down my wishes for care in the event I become incapable of giving my consent.

2. My home

- My home is in a location

where I will not feel isolated in my later years and is close to services, friends and family.

- I have thought about current and future costs of staying in my home (i.e., mortgage or rent, condo fees, taxes, repairs, maintenance) and whether I can afford to live there as I age.
- I can afford to pay for services (i.e., house cleaning, yard maintenance) to maintain my home, if needed.
- I recognize safety risks and have taken steps to fix them.
- In the future, I will make changes as needed to my home to help me to age in place (i.e. night lights in the stair areas, handrails on both sides of the staircase, and a grab bar in the tub area).
- If I am not able to remain in my current home, I am aware of other available housing options in my community.

- I have thought about reducing my belongings and/or moving to a smaller home.

3. My transportation

- If I am able to continue driving, I plan to take a refresher course to maintain my skills and knowledge of the rules and regulations.
- I talk to my doctor and/or pharmacist about how my health conditions, and the medications used to manage them, can impact my ability to drive safely.
- I am aware of, and have access to, alternate means of transportation if needed (for example, walk, bus, taxi, volunteer driving programs, and carpool).
- I am aware of delivery and/or online shopping services I can use if I am not able to travel.

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4. My finances

- I have money set aside for unexpected expenses such as health related supports and major home repairs.
- I have thought about the kinds of supports and services I may need to purchase as I age (for example, cleaning, shopping, yard maintenance and personal care support).
- I know of ways I could transition to retirement that can maintain or increase my income (for example, work part-time, or start a business on the side and keep it going post-retirement).
- I plan to have my retirement income based on more than one source (for example, personal savings, Canada Pension Plan, Old Age Security, other pensions, investments and/or employment income).
- I have a plan for who will be responsible for my financial affairs if I am not able to look after them myself and have communicated my plan to those involved.
- I have a will and my loved ones know where all my important documents are (for example, will and insurance).

5. My connections

- I have family/friends I can rely on for support if needed.
- I have friends I enjoy spending time with, and I nurture the friendships I have.
- I have friends who are of different ages, some of whom are younger than I am.
- I enjoy connecting with people through my work and plan to work full- or part-time for as long as I am able.
- I have built deeper relationships with some of my work colleagues who I would like to stay connected with after I retire.
- I may explore volunteering as a way to contribute to my community and provide social contact.
- I have explored different ways of connecting with friends and family, such as Skype, FaceTime or social media.

6. My safety

- I feel safe in my home and my neighbourhood. I know how to protect myself from fraud, abuse and neglect (including emotional, physical and financial abuse and neglect).

- I know falling is a risk, and I know what I can do to decrease this risk.
- I keep my home uncluttered by removing scatter rugs and other tripping hazards.
- I keep my walkway clear of snow and ice.
- I have considered using a home monitoring system, personal emergency response system or a fall detection system to help keep me safe at home.

7. My supports and services

- I have thought about what services and supports I may need to remain in my home in the future.
- I have talked to family and friends about help I may need in the future, so they can prepare accordingly.
- I have thought of using devices such as a video monitoring system, medication reminders and a personal response service to help me care for myself or a loved one at home.
- If I am a caregiver, I have a plan for self-care to help maintain my own health and well-being.

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8. My community

- I am comfortable getting around in my community and will continue to be in the future.
- I feel safe in my community and know where to report concerns about how to make my community safer.
- I know what programs and services (for example, shopping, personal services, health and support services, and recreation programs) are available in my community.
- In the future, I may move to another community or to another area in my community that is better designed to help older adults to live safely, enjoy good health and stay involved. This is called an “age-friendly” community.

9. My partner and me

- My partner and I have discussed our plans for old age and aging in place.

My partner and I have shared our plans for:

- What we want to be able to do financially.
- When we will retire.
- What options we may explore to work part-time or in a new job.
- What we will do with our time.
- What activities we can do together and separately.
- How aging or changing needs could affect our relationship.
- Where we want to live.
- My partner and I nurture our relationship and work out any problems.

[For the full list, please Click Here](#)

REFLECTIONS

	Action I can take now	Action I will take in the future (e.g. in the next year)
My Health		
My Home		
My Transportation		
My Finances		
My Connections		
My Safety		
My Supports and Services		
My Community		
My Partner and Me (if applicable)		



SCAM ALERT

Grandparent scams are on the rise. While senior's lose \$1,000's of dollars, it's a lucrative business for the Predator. Sharing information can help keep us safer. Staying educated is key in preventing fraud.

Thanks to OSSCO Board member, Mary Lynn, for finding “The Little Black Book of Scams”. Click [here](#) to learn more.



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Get Your *Free* Ticket to OSSCO's 55+ LIFESTYLE & LEARNING EXHIBITION ...Keys to Well-Being. Register now.



April 15, 2024
10:00 AM - 2:00 PM
Ellesmere Community Centre
20 Canadian Rd.
Scarborough, M1R 4B4

Meet the companies and experts to help you age-well!

- ✓ 20+ exhibitors with resources, innovative products & services;
- ✓ Get inspired with pop-up Speakers;
- ✓ Connect with like-minded people;
- ✓ Learn what you need for a positive aging experience!



Free for 55+ , friends & family members. Register today by:

Email: education@ossco.org

Phone: 416-785-8570

[Click here](#) or

Scan this QR Code ->



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55+ Lifestyle & Learning Exhibition

A Sneak Peek at Some of our Pop-up Speakers

Ombudsman Ontario:
Helping Access Public Services

CENTUM:
How to Extend Your Retirement Years

CHARTWELL:
Benefits of Retirement Living



...

Interested in sponsorship or being an exhibitor ?
Contact Lynne Cavanagh at eventsbyossco@ossco.org

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REDUCING YOUR ESTATE COSTS

By OSC (Ontario Securities Commission)

When you die, your debts must be paid first – before any money or property you leave behind is passed on to your loved ones. There may also be funeral costs, legal fees and other administrative expenses in settling your estate. And there may be other estate costs, such as probate fees and taxes on investments, that you may not have considered.

3 COMMON ESTATE COSTS

1. Probate fees

When you die, your executor often needs proof (requested by financial institutions, government agencies and others) that they are the person authorized to represent your estate.

Probate is the process that provides court certification of this fact. There can be a cost to this – and probate fees to settle your estate can be high depending on the province you live in. In Ontario, the fees (officially called an estate administration tax) equal almost 1.5% of your estate's value.

2. Tax on capital gains

You're deemed to dispose of all capital property at death. Your estate must cover the tax on any capital gains.

3. Tax on tax-sheltered savings plans

Registered plans such as RRSPs and RRIFs can be transferred tax-free to your spouse's plan. If you don't have a spouse, these savings are fully taxable at your death.

5 WAYS TO MANAGE ESTATE COSTS

1. Leave a valid will

If you die without a valid will, your estate gets settled according to the laws of your

province, rather than according to **your personal wishes**. This can be a more complicated process, with **higher legal fees** and the potential for costly disputes.

2. Name beneficiaries for insurance & registered plans

When you buy life insurance or open an RRSP or other registered plan account, you can name a beneficiary to receive the money when you die. This means the money bypasses the estate process and is paid directly to that person.

Because it does not form part of your estate, the money is not subject to probate fees and there is no delay in your beneficiaries receiving the money.



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3. Jointly own property

Holding assets – such as a home or cottage – with another person is another strategy for reducing probate fees. Joint assets pass automatically to the surviving joint owner – and are generally not considered part of your estate and subject to probate fees.

However, there can be **complications** to joint ownership, especially if you co-own an asset with someone other than your spouse. For example:

- If you transfer half-ownership of an asset to an adult child – and they have a spouse who they later separate from – the spouse could have a claim on your child’s half of the asset.
- If your child has financial problems or declares bankruptcy, their ownership in the asset could be subject to claims by creditors.
- If the asset has increased in value, you may have to pay tax on any capital gains when you transfer your half ownership. This is because a transfer is considered a sale for tax purposes.
- You can no longer deal freely with the asset and must make joint decisions in managing or selling it.

Professional advice is essential

Joint ownership arrangements can be complicated. Get expert legal and tax advice before entering into one of these arrangements.

4. Preplan and prepay your funeral

Preplanning and prepaying your funeral doesn’t necessarily save you money, but it does remove a key expense that your family or estate must cover upon your death. When you prepay, the money goes into a trust account or insurance fund until your funeral.

You gain **certainty** over costs because you choose the type of funeral you want in advance. And your family is saved the difficult job of making decisions during a time of grief.

5. Buy permanent life insurance

Life insurance proceeds can be paid to your estate to cover estate costs or left directly to a beneficiary to provide additional amounts to a particular person. The proceeds are always paid tax-free. Consider a permanent insurance policy for estate planning purposes. Permanent insurance covers you for life, no matter how long you might live. Term insurance does not.

Probate fees and life insurance

When you name a beneficiary for your insurance proceeds, the money is paid directly to your beneficiary. It does not form part of your estate and is not subject to probate fees.

You can also use insurance to cover estate costs. To do this, name your estate as the beneficiary. Your estate will pay probate fees on the insurance proceeds, but it gives your estate the cash to pay debts, taxes or other obligations. This can avoid the sale of estate assets – such as a home or cottage – that beneficiaries may want to keep in the family.

Life insurance can help cover estate costs

Taking out a life insurance policy can help cover the cost of capital gains taxes.

Key point

Your debts must be paid first – before any money or property you leave behind is passed on to your loved ones.

Warning

Probate fees and capital gains taxes can be substantial. Factor them into your estate planning.

Last updated Sep. 18, 2023



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ONTARIO'S ONE FARE PROGRAM

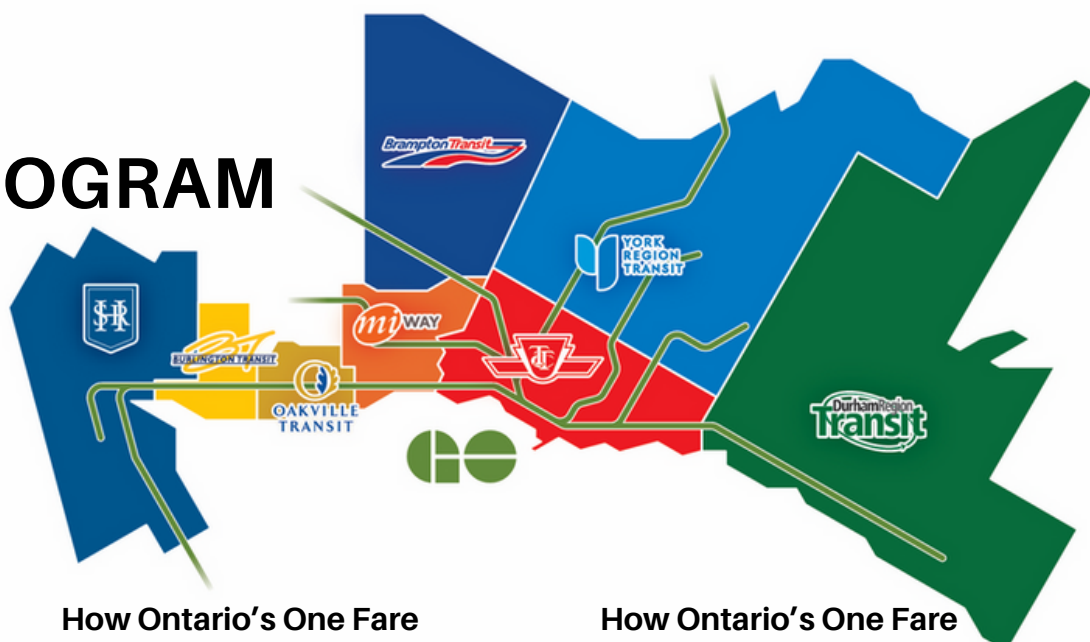
Source: Metrolinx

Ontario's One Fare Program will make it more convenient and affordable for seniors to connect between GO Transit, Toronto Transit Commission (TTC) and participating local transit system:

Effective February 26, 2024, seniors will only pay once when they transfer between **TTC and GO Transit, Brampton Transit, Durham Region Transit, MiWay and York Region Transit**. This streamlined approach eliminates double or triple fares and ensures seniors can move seamlessly across different transit systems without added financial burden.

For seniors managing tight budgets, Ontario's One Fare Program makes it easy to choose transit. Whether it is commuting to a medical appointment, visiting family, or exploring the city, the program ensures consistent pricing and ease of travel.

For example, a senior travelling from Allandale Waterfront GO Station in Barrie to Union Station and then transferring to TTC twice a week (return trip) will save \$19.12. With Ontario's One Fare Program and GO Transit's senior discount, this rider could save \$1,911.90 a year.



How Ontario's One Fare Program works starting on GO Transit

1. Start your journey on a GO train or GO bus. Tap your PRESTO card and pay the usual GO Transit fare.
2. Tap off when you get to your destination station or exit the bus.
3. Transfer to your local transit system.
4. Tap your PRESTO card and pay \$0.

How Ontario's One Fare Program works starting on local transit (local transit to GO example)

1. Start your journey on local transit and tap your PRESTO card. The usual fare amount will come off your card.
2. Transfer to a GO bus or GO train.
3. Tap your PRESTO card and pay a reduced fare on your GO trip. Your discount will be equal to the cost of the tap on local transit.
4. Tap off when you arrive at your destination

How Ontario's One Fare Program works starting on local transit (local transit to TTC example)

1. Start your journey on local transit and tap your PRESTO card. The usual fare amount will come off your card.
2. Transfer to the TTC.
3. Tap your PRESTO card and pay \$0.

Only PRESTO transactions will qualify, including physical PRESTO cards, credit, debit and PRESTO in Google Wallet. Transfers are valid for two hours if you start your trip on local transit and within three hours of the start of your GO trip. Seniors can learn more about paying with PRESTO, [here](#).

We recognize that accessible and inclusive public transit is essential for seniors and Metrolinx is proud to be part of this transformative initiative that enhances affordability, reliability and convenience for all transit users. [Click for One Fare Q&A.](#)

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Influenza Vaccination in Canada | Fact Sheet

Am I eligible to receive an influenza vaccine?



NACI recommends individuals 6 months of age and older, who do not have any contraindication to the vaccine, to receive annual influenza vaccination.



NACI strongly recommends many groups to receive the influenza vaccine such as high risk population groups and those capable of transmitting the virus to high risk population groups.⁽¹⁾



The influenza vaccine is publicly funded by provinces and territories, and you are therefore eligible to be vaccinated free of charge.⁽²⁾

Who would benefit from the influenza vaccine?

The flu vaccine is especially important for people at high risk of complications, including hospitalization, from the flu. These populations include:

- people 65 years or older
- people who are pregnant
- Indigenous Peoples
- children 6 months to less than 5 years of age
- adults and children with chronic health conditions, such as:
 - ✓ people of any age who live in nursing homes or other long-term care facilities
 - ✓ children 6 months to 18 years of age who are undergoing treatment for long periods with acetylsalicylic acid (ASA)

Why should I receive an influenza vaccine?

Vaccination against influenza helps to reduce your risk of getting sick and developing serious illness and complications if you're exposed to the flu virus. The flu shot helps to protect you if you later get exposed to the virus by helping to:

- Prevent you from getting very sick from flu-related complications
- Protect people close to you because, when vaccinated, you're less likely to spread the virus to others
- Reduce the overall burden on the health care system during respiratory virus season and the ongoing COVID-19 pandemic
- Reduce your chances of being infected with the flu and other respiratory viruses at the same time, including COVID-19, which could lead to serious complications

If I received the vaccine last year, do I need to receive it this year as well?

NACI recommends individuals 6 months of age and older to receive an authorized, age-appropriate influenza vaccine annually to protect themselves from the influenza virus as the virus leads to significant morbidity and mortality among Canadians.⁽³⁾



Annual vaccination has the potential to decrease the demand on the healthcare system during the fall and winter seasons in Canada.

Influenza vaccines are offered every year in October. Speak to your doctor and get vaccinated!

What is the difference between the vaccines an older person gets over someone under the age of 50?

There are 3 different types of vaccines that are authorized for use in Canada: inactive influenza vaccines, recombinant influenza vaccines and live-attenuated influenza vaccines.⁽⁴⁾ The inactive influenza vaccines can also be classified as standard dose, high dose or adjuvanted. NACI provides recommendations on the type of influenza vaccines individuals of various age groups should receive.



For individual-level decision making however, NACI explicitly recommends that individuals aged 65 years and older receive the high dose over the standard dose. However, from a public health program-level decision making, NACI states that any of the authorized influenza vaccines can be used.

Where can I go to receive my influenza vaccine?



Influenza vaccines can be administered by healthcare professionals such as doctors, nurses and pharmacists. Speak to your family doctor today about vaccination.

You may also receive an influenza vaccine at your local drugstore and pharmacy.

I had my COVID vaccine, should I receive the flu shot?

While the COVID vaccines are effective vaccines to protect you from COVID-19, they do not provide protection against influenza.⁽⁵⁾

The National Advisory Committee on Immunization (NACI) indicates that individuals 6 months of age and older and without any contraindications to the vaccine should receive the influenza vaccine.⁽⁶⁾





**OSSCO© Educational Program
Presents**

Your Money Seniors

**a 3-part program presented by experts from
Canadian Bankers Association (CBA)**

OSSCO is working with the Canadian Bankers Association (CBA) to bring our members "Your Money Seniors". This is a financial literacy program and seminars designed for Canadians 55+ by CBA. Seminars are non-commercial, with volunteer bankers from across Canada delivering each seminar. These experts generously donate their time, serving the seniors' community.

Part 1: March 12 - Fraud Prevention

Part 2: March 26 - Financial Abuse

Part 3: April 9 - Cash Management

Tuesdays, 1 - 2 PM

via Zoom or Telephone



Register for this informative 3-part program. Learn effective ways to safeguard yourself against scams. Find out the top scams to watch for. Gain insight into creating secure PINs and online passwords. Don't miss this invaluable opportunity to discover how to protect your finance and personal information!

This program is *free of charge* to all Ontarians 55+.

We encourage you to share this information with your friends & family

Registration is required via Eventbrite

or email: education@ossco.org or Call 1-416-785-8570 ext. 224

Funded by proceeds from the sale of Break Open Tickets, under license by the AGCO



OSSCO® Tele-Learning

presents

SENIORS AND INCOME TAX: CANADA REVENUE AGENCY (CRA)

March 6, 2024

Wednesday Afternoon

1:00 PM to 2:00 PM

via Zoom or Telephone



This week's online workshop focuses on two of the many benefits and credits available from Canada Revenue Agency (CRA).

As a senior, you may be eligible for benefits and credits when you file your taxes. We also discuss how to avoid scams, filing taxes and what you may be able to claim in this tax season as well as using CRA Digital Services.

This OSSCO® Telelearning workshop connects you to a CRA Specialist to provide tips that may help you maximize potential benefits and credit! They review questions that you have! Receive suggestions and advice directly from a specialist!

[This program is free of charge to all Ontarians 55+.](#)

[We encourage you to share this information with your friends & family](#)

Registration is required via Eventbrite

or email: education@ossco.org or Call 1-416-785-8570 ext. 224

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OSSCO® Tele-Learning

presents

SENIOR WELLNESS STRATEGIES

March 20, 2024

Wednesday Afternoon

1:00 PM to 2:00 PM

via Zoom or Telephone



Join us as the Scarborough Centre for Healthy Communities (SCHC) presents this workshop. Our knowledge expert, Meanusha Velummylum, is a registered nurse and graduate from the Bachelor of Science in Nursing program at the Toronto Metropolitan University. Meanusha completed a post-graduate certificate as well in Critical Care Nursing at Humber College. She is working at SCHC in the High Priority Community Strategies program.

Meanusha discusses the following with us:

- Normal physiological changes in your body as you age
- Preventative health - what you can do to prevent chronic health conditions as you age
- How to combat stress and improve your mental-wellbeing

Ask questions. Become engaged. Learn how you can apply these strategies to help your well-being.

[This program is free of charge to all Ontarians 55+.](#)

[We encourage you to share this information with your friends & family.](#)

Registration is required via Eventbrite

or email: education@ossco.org or Call 1-416-785-8570 ext. 224

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OSSCO© TeleLearning

presents

HEARING AND AGING

March 27, 2024

Wednesday afternoon

from 1pm - 2pm

via Zoom or Telephone



Both hearing and cognitive function diminish with age. Research shows the strong evidence associated with hearing loss and cognitive impairment. Older adults with untreated hearing loss are more likely to develop dementia. Hearing aids use may mediate cognitive decline through reduced social isolation and depression and may increase cognitive stimulation. Hearing loss management may improve quality of life and reduce caregiver load.

This week, OSSCO© Telelearning workshop connects you with Dr. Akram Keymanesh. She is a practicing Doctor of Audiology and for the past 16 year is registered with the College of Audiologists and Speech Language Pathologists of Ontario. Prior to opening her clinic in downtown, she was at Baycrest Health Sciences for 10+ years, and was working in both research and clinical settings. Her clinical focus was on treating clients with age-related hearing loss. Join us as Dr. Keymanesh shares her insight.

[This program is free of charge to all Ontarians 55+.](#)

[We encourage you to share this information with your friends & family.](#)

Registration is required via Eventbrite

or email: education@ossco.org or Call 1-416-785-8570 ext. 224

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WE APPRECIATE YOUR SUPPORT

OSSCO© wants to find solutions to make aging easier...for everyone. Please partner with us as we help 55+ be better prepared for the aging process with knowledge. Your membership supports our cause to build a strong seniors' community through our unique, focused learning, delivered in THE OSSCO WAY©. Join us as we remove barriers for lower- income people with tuition-free learning.

Here are highlights of our educational activities from Jan-2023 to Oct-2023.

- 29 issue-specific Tele-Learning Workshops attracted 1,731 attendees. Topics on financial stability, physical and emotional wellness, self-sufficiency, connecting to government agencies and more... gave new knowledge on how to age-well.
- 21 Educational Programs engaged 689 attendees to increase their knowledge on low-income retirement planning, cyber security safety, adapting to age-acquired disabilities, digital literacy, holistic well-being and more ...
- OSSCO© 2nd Symposium: **Diversify - Older Workers Add Value©** shared best job search techniques with 202 Ontarians 55+ seeking work. This Symposium helped shape the way society thinks, feels and acts towards an ageing workplace.
- Employment Networking Club© and Job Search Strategies© was delivered to more than 680 attendees in the GTA with 30% finding work.

Our activities are grounded in OSSCO 's learning principles that recognize the 4 Stages of Aging Model©. OSSCO Peer Facilitators helped isolated, lonely people 55+ make those important connections. Our older learners are never alone as we reach out for feedback or mentorship as needed.

We know that you value OSSCO's work! Consider purchasing or renewing an OSSCO membership to support our activities. You can also a make a monthly donation to support our cause. Please click [here](#). Thank you for supporting OSSCO's vision to make aging easier...for everyone.

With warmest regards,

OSSCO©

