

# OUTREACH

April 2024

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## Message from the Executive Director

*By Elizabeth Nykorowytch Macnab*

Finding purpose seems like a simple idea, but it's not. Work gives us purpose. We have an identity. We are members of a community, part of a social network. Retirement changes this.

When people lose their jobs, they focus on finding a job. While we're to replace lost income we want to regain our important social network. During the pandemic, we all lost social networks. No one escaped being alone. While we developed online relations, it is that personal touch that we all missed.

Older adults say that their social networks shrink. It's easy to focus on a circle of family and friends that seems to get smaller. Research shows that we need a minimum of 5 people - the Power of 5 - for our mental health and well-being. OSSCO's Get Set to Reconnect program identified that we need social connections to protect us against loneliness and social isolation. Volunteering can expand your networks.

Volunteering allows us to explore what we might not have been able to during our work years. In a post-retirement, and a post-pandemic world, finding the right volunteer assignment creates purpose and provides us with access to a social network.

TeleLearning attendees know that OSSCO brings in CRA's knowledge experts who cover a variety of information to maximize our retirement income. Inside is a summary of information as we prepare for Tax season.

On April 15, we're showcasing businesses and experts at the 55+ Lifestyle & Learning event. Read inside about the 26 organizations and 6 "pop-up" speakers. Leave with info that you need, with the keys to your well-being. Ask a friend, a neighbour or family member to join you. Stay for coffee or a muffin. The OSSCO team - staff and volunteers - look forward to seeing you there!

**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](http://www.ossco.org)  
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# VOLUNTEER FOR OTHERS BUT ALSO FOR YOURSELF

## 10 Unexpected Benefits of Volunteering That Will Inspire You

By *Joanne Fritz*

Source : <https://www.liveabout.com/>

### 1. Volunteering Builds Community

According to the [Corporation for National & Community Service](#), you strengthen your community and your social network when you volunteer. You make connections with the people you are helping, and you cultivate friendships with other volunteers.

### 2. Ends Loneliness

The [Campaign to End Loneliness](#) says that close to 45 percent of people in the US and the UK admit to feeling lonely. On top of that, one in ten adults reports that [they have no close friends](#). Loneliness and social isolation are two of the most severe epidemics in the world today. The simplest way to reverse this? Volunteer!

### 3. Increases Socializing

Socially, the benefits of volunteering show up quickly and have long-term effects. Social

interaction improves mental and physical health, according to [Psychology Today](#). The benefits of consistent socializing include better brain function and lower risk for depression and anxiety. You also improve your immune system.

### 4. Builds Bonds, Creates Friends

Volunteering creates stronger bonds between friends, family, and coworkers. People build closer relationships, better connections, and [more powerful attachments](#) to people when they

work together. If you feel the need for deeper connections with other people, try volunteering. You might live longer and be happier.

### 5. Develops Emotional Stability

Depression, Post-Traumatic Stress Disorder, low self-esteem, and even Obsessive Compulsive Disorder have all been helped by volunteering. When people with [OCD, PTSD, or anger management](#) issues volunteer, they feel more connected to others. They have an increased sense of purpose. Connection and meaning translate to decreased symptoms and improved social function.

### 6. Promotes Longevity

While everyone benefits from a little boost in physical health, long-term volunteers have longer



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lives, less disease, and better overall health. One report says that people who volunteer over 100 hours a year are some of the healthiest people in the U.S.

## 7. Reduces Risk of Alzheimer's

Alzheimer's disease has become a frightening possibility for millions of individuals in the U.S. and globally. However, some research has shown that people who volunteer may be at lower risk of dementia.

Studies from the Journal of Gerontology indicate that social service improves elasticity in the brain. As volunteers age, they may be able to maintain the connections in their brains that often break down in Alzheimer's patients. Any social interaction can help delay or prevent Alzheimer's, and volunteering can be a fantastic way to do that.

## 8. Leads to Graceful Aging

Older volunteers benefit the most from getting out of the house, engaging with others, and moving physically. Purpose and collaboration result in mental health improvements and a better outlook on life.

Studies indicate that senior volunteers experience the most physical benefit from their service

possibly because being active and engaged leads to more happiness.

Older people who volunteer often feel younger and chronically ill people may have fewer symptoms and pain. Some research has even found that volunteers may have less heart disease.

## 9. Burns That Stubborn Belly Fat

Walking around a shelter or food bank, playing with kids at the local YMCA, or visiting with elderly patients at a neighborhood nursing home all require that you do more than sitting at a desk or on a couch. You could even choose to volunteer for causes or programs that make you more active, such as with youth sports programs or national parks.

Volunteers live longer and are more likely to take care of themselves in general, including

getting vaccinations and keeping their weight under control. Volunteering at something that requires physical energy may be more motivating than just walking around the block.

## 10. Volunteering Adds Fun to Your Years

Volunteering and freely giving your time, energy, and resources to people and causes around the world can create change on a global scale. It is incredible to think that one person's efforts can change the life of someone else somewhere in the world. However, the best part, and often overlooked is that volunteering is just plain fun.

If you are ready to make friends, improve your mental and physical health, and maybe develop new skills along the way, start volunteering. You can change your life and the lives of others when you do. Don't overlook the benefits of volunteering. Embrace them!

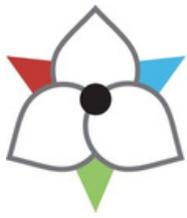


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# Drop in to OSSCO's **55+ LIFESTYLE & LEARNING EXHIBITION** **Keys to Well Being**



**Monday, April 15, 2024**  
**10:00 AM - 2:00 PM**  
**Ellesmere Community Centre**  
**20 Canadian Rd.**  
**Scarborough, M1R 4B4**  
**Pop-Up seminars start at 10:30 AM**

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

- |                    |                       |
|--------------------|-----------------------|
| Brian Cowan Realty | Mandina Group         |
| Canada Purple      | MedicAlert            |
| Shield             | Metrolinx             |
| Centum Financial   | MobilEase Mobility    |
| Services           | Move Seniors Lovingly |
| CHARTWell          | Ombudsman of          |
| Downsizing Diva    | Ontario               |
| ENBRIDGE           | Oshuns Apothecary     |
| FoodShare          | Seniors Social Group  |
| Forestview         | The Organizing Doula  |
| Retirement         | TransCare             |
| Residence          | Community Services    |
| Hear Canada        | Tuktu Care            |
| Hearing Aid Source | UNITAS                |
| Home Care Supplies | Volunteer Success     |
| InspiAIR           | Vyta                  |
| Lifeline           |                       |
| Livewell Pathway   |                       |



**Free to the public**

**For more info, contact:**

**Email: [education@ossco.org](mailto:education@ossco.org)**

**Phone: 416-785-8570**

**Click here or**

**Scan this QR Code ->**



**Website: [www.ossco.org](http://www.ossco.org)**

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# 55+ LIFESTYLE & LEARNING EXHIBITION POP-UP SPEAKERS

**CHARTWELL 10:30 AM:**  
Benefits of Retirement Living

**Ombudsman Ontario 11:00 AM:**  
Helping Access Public Services

**Mandina Group 11:30 AM:**  
The Keys to Continue Living at Home

**Hearing Aid Source 12:00 PM:**  
The Benefits of Hearing Well

**VYTA 12:30 PM:**  
Aging in Place, Simplified

**Centum Financial Services 1:00 PM:**  
How to Extend Your Retirement Years



# SENIORS AND TAX

Source from : OSC (Ontario Securities Commission) and [canada.ca](http://canada.ca)



## 3 KEY TAX CREDITS

### 1. Age amount

Claim this amount if you were 65 years of age or older on December 31, 2023, and your net income (line 23600 of your return) is less than \$98,309.

If your net income was:

- \$42,335 or less, claim \$8,396 on line 30100 of your return
- more than \$42,335, but less than \$98,309, complete the chart for line 30100 on the Federal Worksheet to calculate your claim

Once your income passes a certain level, the age amount starts to drop. At a certain point, you no longer qualify for the credit.

### 2. Disability amount (for yourself)

You must have a physical or mental impairment for a continuous period of at least 12 months to qualify for the disability

amount. Examples: blindness, a “markedly restricted” ability to speak, hear, walk, feed or dress yourself, or control bowel or bladder functions.

To claim:

1. Complete Form T2201, Disability Tax Credit Certificate.
2. Have a qualified practitioner sign the form, such as a doctor, optometrist or psychologist, depending on the disability.

If you are approved for the disability tax credit (DTC), you may be able to claim the disability amount of **\$9,428** on line 31600 of your 2023 tax return (in Step 5 of your T1).

**Tax tip:** If you or anyone else paid for attendant care or for care in a facility, special rules may apply.

For details: Attendant care and care in a facility.

### 3. Pension income amount

If you reported eligible pension, superannuation or annuity payments on your tax return, you may be able to claim a tax credit. You can claim up to \$2,000 for the pension income amount.

### HOME ACCESSIBILITY TAX CREDIT (HATC)

Beginning in the 2016 tax year, there is a new non-refundable tax credit on up to \$10,000 of eligible expenditures (for a maximum credit of \$1,500) to renovate a home to make it more accessible, or to improve mobility within the home, for seniors 65 and over who are entitled to claim the Disability Tax Credit. Learn more about the HATC.

**Continue**

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## SHARING TAX CREDITS WITH YOUR SPOUSE

If your spouse or common-law partner qualifies for certain tax credits, but doesn't need the whole amount to reduce the tax they owe to zero, you may be able to claim all or part of their unused credits for the:

- age amount
- disability amount
- pension income amount
- tuition, education and textbook amounts

## SPLITTING PENSION INCOME WITH YOUR SPOUSE

You may be eligible to split some of your pension income with your spouse or common-law partner:

- income that qualifies – sources that are eligible for the pension income amount.
- income that doesn't qualify – Old Age Security (OAS) and Canada Pension Plan (CPP) payments.

Learn more about pension income splitting.

## ONTARIO SENIOR HOMEOWNERS' PROPERTY TAX GRANT

If you're 64 or older, a resident of Ontario and pay property taxes, you could qualify for a property tax grant of up to \$500. The amount you receive will be based on your income.

If you have a spouse or common-law partner, only one of you can claim this grant. That person must file a tax return and report the amount of property tax you paid on line 6112 on the Application for the Ontario Trillium Benefit and the Ontario Senior Homeowners' Property Tax Grant (ON-BEN).

## TAKE ACTION

Find out if you qualify for the:

- age amount
- disability amount
- pension income amount

## KEY POINT

You may be able to reduce your taxes owing by sharing tax credits or splitting pension income with your spouse.

Last updated  
September 26, 2023

## OTHER TAX CREDITS AND BENEFITS

Find out about Ontario benefit programs you may be eligible for at <https://www.ontario.ca/page/find-benefits-and-programs>



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# CAREGIVER AND TAX

Source : OSC (Ontario Securities Commission)

If you're the caregiver for a family member with a disability or illness, you can claim certain tax credits when you file your tax return.

Be aware that the tax rules discourage multiple claims for the same person:

- If you make a claim for an eligible dependant, no one else can claim the amount for infirm dependants or the caregiver amount for the same dependant.
- If you file an eligible dependant claim, any claim you make for the caregiver amount will be reduced when it's for the same dependant.

## 2 KEY TAX CREDITS

### 1. Amount for an eligible dependant

If you're a single taxpayer, you may be able to claim this tax credit for an eligible dependant.

The amount of the tax credit is reduced by the dependant's net income. The amount is equal to the tax credit you would claim if you had a spouse or common-law partner.

You must support and live with the dependant in your home. The dependant must be:

- your parent or grandparent, or
- your child, grandchild, brother or sister who is either under age 18, or mentally or physically impaired.

Even if you have more than one dependant, each household can only claim this amount once.

**If you file a claim for an eligible dependant amount, any claim you make for the caregiver amount for that dependant will be reduced.**

### 2. Canada caregiver credit (CCC)

The CCC is available for individuals who, at some point in the year, have a spouse, common-law partner, minor child or eligible relative dependent on them due to a mental or physical infirmity. The CCC will be based on two amounts:

1. CCC higher amount – A maximum of \$7,999 in 2023 for care of dependent relatives.

2. CCC lower amount – A maximum of \$2,499 in 2023 for care of dependent spouse/common-law partner or minor child.

Learn more about the Canada caregiver credit from the Canada Revenue Agency, including credit based on income levels, how to calculate the CCC and additional rules.

### Save in an RDSP

If you're caring for someone with a disability under age 59, you can open a Registered Disability Savings Plan (RDSP).

The government created this savings plan to help parents and others save for the long-term financial security of a disabled person.

### Key point

You may be able to claim:

- Amount for an eligible dependant
- Canada caregiver credit



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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.<sup>(3)</sup>



The influenza vaccine is publicly funded by provinces and territories, and you are therefore eligible to be vaccinated free of charge.<sup>(4)</sup>

## 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.<sup>(5)</sup>



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.**<sup>(5)</sup> 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.<sup>(1)</sup>

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.<sup>(2)</sup>





**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 - Cash Management**

**Part 3: April 9 - Financial Abuse**

**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](mailto:education@ossco.org) or Call 1-416-785-8570 ext. 224**

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OSSCO© Tele-Learning

presents

# THE GIFT OF VOLUNTEERING FOR OLDER ADULTS

**April 3, 2024**

**Wednesday Afternoon**

**1:00 PM to 2:00 PM**

**via Zoom or Telephone**



In honour of National Volunteer Week (from April 14th-21st), Volunteer Success is pleased to speak on the many benefits of volunteering for older adults. OSSCO©'s Telelearning connects you to Aleksandra Vasic, CVA. Aleksandra is a certified volunteer engagement professional with more than 15 years of experience in managing volunteer programs both in social service and healthcare settings. She is currently the Director of Volunteerism at Volunteer Success, a Canadian online platform. This platform connects volunteers to meaningful opportunities and allows organizations to find qualified volunteers.

In this workshop, we highlight:

- Recent research on the benefits of volunteering for older adults
- How to overcome some barriers to volunteering
- Where and how to find volunteer opportunities in your community wherever you may live in Ontario. And many more!

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

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

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OSSCO© Tele-Learning

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**AGING IN PLACE:**

**EXPLORING THE BENEFITS &**

**CONSIDERATIONS OF REVERSE MORTGAGES**

**April 10, 2024**

**Wednesday Afternoon**

**1:00 PM to 2:30 PM**

**via Zoom or Telephone**



OSSCO's TeleLearning workshop focuses on the residential homeowner(s) who choose to Age in Place, and their future financial considerations. Specifically, what is a Reverse Mortgage and how it can benefit the homeowner.

Mortgage Broker Rob Munn B. Sc. helps clients understand the concept of a Reverse Mortgage and the benefits. Rob has been licensed since 1985 and his brokerage Genesis Associates Ltd (License # 10295) deals strictly in Reverse Mortgages.

Rob will discuss with us the "Who, What, When, Where and How" and benefits a Reverse Mortgage gives to homeowners. He highlights the type of analysis undertaken with a homeowner including the Pro's and Con's of benefits, applications and the financial considerations. In the end, the benefits MUST ALWAYS be in favour of the homeowner. Receive suggestions and insight directly from a licensed Mortgage Broker!

**[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](mailto:education@ossco.org) or Call 1-416-785-8570 ext. 224**

***Sponsored by Genesis Reverse Mortgages***



OSSCO© Tele-Learning

presents

# SERVICE CANADA: OLD AGE SECURITY (OAS) BENEFITS 2024

**April 17, 2024**

**Wednesday Afternoon**

**1:00 PM to 2:00 PM**

**via Zoom or Telephone**



Do you know if and when you are eligible for Old Age Security (OAS) benefits and how to apply for this? OSSCO©'s Telelearning workshop connects you to a Citizen Services Specialist from Service Canada. They review with our learners info about OAS and the latest updates for 2024!

This workshop is mostly interactive. Bring your questions. Receive personalized suggestions and feedback directly from a Service Canada Specialist!

## **In this workshop we discuss:**

- Are you eligible for OAS?
- Process to apply and what documents are needed
- How much will you get? (let's make sure it's correct!)
- ...and many more!

**[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

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OSSCO© Tele-Learning

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# BE READY: EMPOWERING COMMUNITIES WITH EMERGENCY PREPAREDNESS

April 24, 2024

Wednesday Afternoon

1:00 PM to 2:30 PM

via Zoom or Telephone



Join us for an informative and powerful Telelearning workshop from the Canadian Red Cross! Their "Be Ready" program is designed to equip individuals and households with the knowledge and tools to effectively prepare for emergencies. The Red Cross raises awareness about the importance of emergency preparedness and provides us with practical steps to take action.

Learn about the three (3) crucial steps to enhance your preparedness.: the specific risks in your community, how to create a comprehensive emergency plan tailored to your needs, and assembling an emergency kit with essential supplies. You'll gain valuable insight to safeguard yourself and your loved ones during unexpected events. Don't miss out on this opportunity to build resilience. Be ready for whatever challenges may arise!

**[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

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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©

