

OUTREACH

May 2024

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Message from the Executive Director

By Elizabeth Nykorowysch Macnab

Everyone will interact with a nurse at some point in their life. TeleHealth is staffed by nurses. Dial 811 to reach a nurse.

In 1986, the World Health Organization (WHO) defined health promotion as a process of enabling people to increase control over and to improve their health. Nurses play a key role in promoting well being as well. This May, OSSCO thanks nurses and other healthcare workers for their dedication to Ontarians.

Other than health, the biggest decisions we will make are legal ones. Who do we assign guardianship of our health (POA Health), to manage our property and money (POA Property) and end of life or critical health decisions (Substitute Decision Maker)? What is estate planning and management? How do I protect myself when I'm no longer in charge? What if I'm an Elder Orphan?

You'll find answers to these questions and much more at

OSSCO's 12th Annual Seniors' Conference on June 12. Our theme is **Seniors and the Law: Protect Your Future.** From 10am-3pm in the Hall at Trinity Presbyterian Church, OSSCO is bringing experts and panelists. Elder Law Professionals share insight and knowledge as we explore legal obligations, common challenges, the role of family relations and other things we must consider and face. Panelists discuss Strategies to Reduce Elder Abuse during Guardianship and Concepts of Ageism-Ethical and Practical Protections. Our Food Sponsor, Del Manor is looking forward to seeing you on that day. Visit www.ossco.org regularly for speaker updates.

Can't come for the day? For the Future is Now: Plan for Tomorrow Expo on June 12, OSSCO invited select companies to age-safely and well. Discover what they can offer!

Inside this edition you'll also find info about upcoming workshops, articles to protect you from scams and whatever else you may need.

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
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**Sponsored Content*

FREE energy saving upgrades **that are actually FREE**

Keep your home cosy while lowering energy use with the **Home Winterproofing Program** from **Enbridge Gas**. We provide **FREE** energy-saving upgrades to help income-qualified customers save on heating and cooling. No strings attached.

Reduce your energy use this spring with these **FREE** upgrades



FREE wall, basement & attic insulation
We'll upgrade your insulation to help you stay warm in winter and cool in summer.



FREE draft proofing
We'll seal air leaks to keep drafts from entering your home.



FREE smart thermostat
It learns your routine to save you energy automatically.

Small changes add up to big savings

Good things happen when you take smart steps to reduce energy. By following just a few of these energy-saving tips, you'll see how easy it is to trim energy use. From simple changes in habit to larger investments, every change will lead to a more comfortable and efficient home.

Tips for reducing home energy use this spring

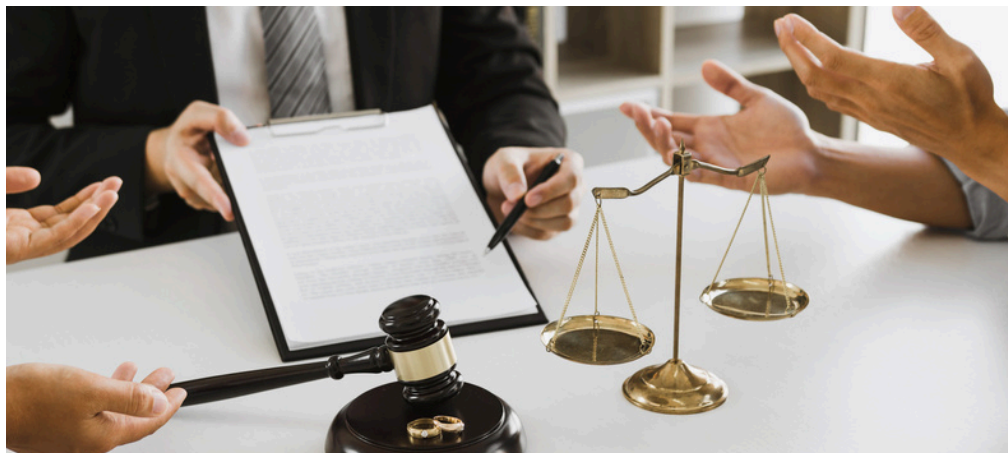
- 1 Save on hot water**
 - A 5-minute shower uses half the water of a bath
 - Wash clothes in cold water to save energy & keep your clothes lasting longer
 - Fix leaky faucets – a slight drip can fill 2.5 bathtubs (800 litres) over a month
- 2 Insulate your home**
 - Clean the tracks on sliding doors to keep them free from dust & debris
 - Look for dirty spots on ceiling paint & carpeting – this may indicate an air leak
 - Buy door sweeps to skirt door frames & prevent drafts from leaking out from under the door
- 3 Use appliances wisely**
 - Don't peek in the oven during baking – 20% of heat will escape
 - Match your pot to the size of your burner on the stove
 - Consider replacing your dishwasher with an ENERGY STAR® certified model
- 4 Save outdoors**
 - Trim overhanging branches to make the most of the sun's natural heat on your pool
 - Patio heaters are a cost-efficient way to keep you warm during cooler nights
 - Consider switching to natural gas lamps – more efficient, no bulbs & don't attract bugs
- 5 Choose a contractor**
 - Ask for referrals – start by asking friends & neighbours for recommendations
 - Ask the contractor to provide at least 3 references
 - Protect yourself with a written contract



All it costs you is 5 minutes to apply
For more details and to see if you qualify, visit enbridgegas.com/winterproofing or call 1-844-770-3148

ELDER LAW: PROTECTING YOURSELF

By Elizabeth Macnab
Executive Director, OSSCO



Over the years, under the umbrella of Elder Abuse, OSSCO has heard many stories about guardians (POA for Health or POA for Property) who are incompetent; who mismanaged a seniors' care or ignored their legal obligations. A senior will call OSSCO about being isolated by the POA or express that they are neglected. Family members call about the misguided actions of a sibling who cares for a parent. Others ask how to take legal action over the management and disbursement of an elders' finances and property.

At some point, you and your family will start making the tough decisions that come with aging. Many people 55+ will

seek a lawyer to create legal documents such as Powers of Attorney (POA) to protect themselves when there is mental or physical incapacity. We know that elders become more vulnerable to abuse. Family relationships can be challenged without an appropriate legal framework.

OSSCO has also learned that it's important to protect ourselves, our interests and wishes. When you meet with a lawyer to discuss your legal issues, how do you prepare? Does your lawyer understand how ageism and ableism interact? Could that lawyer be subconsciously biased because of your chronological age? Do you have the latest information on capacity, substitute decision-making and

healthcare consent? Will your legal framework protect you from fraud and financial exploitation by your guardian? Have you engaged in estate planning? Or is the POA discussion an afterthought during the will drafting and estate planning process with your lawyer?

It's important to understand the legal documents that we need in place. **On June 12th, OSSCO's 12th Annual Seniors' Conference** explores the multifaceted aspects of elder law. We are bringing together professionals and knowledge experts to focus on the legal framework, ethics, and best practices to reduce future legal, moral and relationship consequences.

Elder Law is full of complexities. OSSCO's goal is to promote access to knowledge pertaining to elder law, with a view to reducing your vulnerability and potential abuse. You might not be familiar with all of the nuances of legal documents, and implications on you and your family. You will leave Conference with awareness of common decision-making challenges and with answers to your questions. Join us on June 12 to improve your knowledge and gain confidence to make the appropriate legal and ethical decisions for you and your family.

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**DON'T
MISS IT!**



OSSCO'S 12TH ANNUAL SENIORS' CONFERENCE

SENIORS AND THE LAW

PROTECT YOUR FUTURE



As we age, the biggest decisions we make are legal ones. Do you know if you're protected?

Discover how to protect yourself when you're no longer in charge. Learn about best practices for guardianship of your health (**POA Health**), managing your property and money (**POA Property**), or dealing with critical health decisions (**Substitute Decision Maker**). Understand the estate planning processes. Solve the challenges of being an **Elder Orphan**.

Don't miss this vital conference. Join us to get insight from Elder Law Professionals, experts and much more!

Claim Your Seat at OSSCO's 12th Annual Conference with this invitation!

This conference is by *invitation only* to select seniors' groups and OSSCO supporters. Click here to register or Email: education@ossco.org or call: 416-785-8570 or scan QR Code



**10 AM - 3 PM
Wed., June 12**

**Trinity Presbyterian
Church Hall
2737 Bayview Ave
Toronto, ON M2L 1C5**

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LUNCH SPONSOR



I'M AN OLDER ADULT BEING FORCED FROM MY HOME. WHAT CAN I DO?

By *CLEO Steps to Justice*

Source: <https://stepstojustice.ca>

As long as you're **mentally capable**, you can choose how and where you want to live.

This is true even if:

- your family, friends, or caregivers don't agree with you, or
- your decisions may put you at risk of getting sick or injured.

Use CLEO's Responding to Elder Abuse Guided Pathway to learn how to help protect yourself or your loved one from **elder abuse**.

No one can force you to move to a new home without you agreeing to it, if you're mentally capable.

Mentally capable means that you're able to understand:

- information about where you currently live and other housing options you have, and
- what could happen when you make decisions about where you live and if you move.

Forcing you to move

People might try to force you to move in with family, or into a **long-term care home**, **retirement home**, or a place that offers supportive living.

Your friends, family, or caregivers may be worried about you, or think you need more help. But they don't get to decide what living arrangement is best for you. This is true as long as you're mentally capable to decide for yourself.

You can choose where you live:

- as long as you can afford it

- if you're a tenant, as long as you've not gotten an eviction order.

For example, you may have to move, even if you don't want to, if you don't pay your rent or your landlord wants a family member to move into your unit.

Getting help making decisions

Talk to your family, friends, and others who you trust if you need help making decisions about:

- your care,
- where you live, and
- the supports you may need.

If you become incapable of making decisions about your housing, someone else, called your **substitute decision-maker**, will make decisions for you.

Personal care decisions include decisions about housing, health, food, hygiene, safety, and clothing.



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If you have not made a **Power of Attorney for Personal Care** and you're mentally capable, you make the decisions about your care.

GLOSSARY

ELDER ABUSE

Elder abuse happens when someone limits or controls an older person's rights and freedoms. The person often becomes afraid and thinks that they can no longer make their own choices.

Abusers are often people who the person trusts. Abuse can be physical, sexual, emotional, or financial. It can also be abuse if a person is neglected. Neglect happens when someone agrees to provide care to an older adult but does not look after their basic needs.

All abuse is wrong and is not the fault of the person who's abused. But not all abuse is a crime. For example, if a caregiver tells someone they're worthless, that's abuse, not a crime. If a caregiver hits an older adult, that's a crime.

LONG-TERM CARE HOME

In Ontario, long-term care homes are licensed places where adults live when they need:

- access to nursing care and personal care that's on site

and available 24 hours a day

- help with most or all daily activities, for example, eating, bathing, and using the toilet

They're sometimes called nursing homes, charitable homes, or municipal homes for the aged.

Residents in long-term care homes pay for their room and board. The provincial government sets the fees and they're the same in for-profit and not-for-profit homes. The government pays the cost of residents' health care. Residents have to pay for extra services, such as hairdressing, dental care, and private personal support workers.

RETIREMENT HOME

In Ontario, retirement homes are licensed, privately owned places

where at least 6 people live. These people are not related to the operator or landlord of the home. The residents: rent a place to live, and pay for care and services to support their daily lives.

Retirement homes do not get money from the government. Residents pay the full cost of their housing and any care services they get from the home. All residents of retirement homes are tenants and have the same rights as tenants living in rental apartments. Retirement homes are regulated by the **Retirement Homes Act** and the **Residential Tenancies Act**.

SUBSTITUTE DECISION-MAKER

A substitute decision-maker (SDM) is someone who can make personal care decisions for you



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when you're not mentally capable. This includes decisions about where you live, what you eat, getting dressed, washing and having a bath, and staying safe. This might be the attorney you name in your Power of Attorney for Personal Care. The Health Care Consent Act says who can be SDMs for health-care decisions. This includes situations where a doctor finds that you're not capable of making your own decisions about medical treatment.

POWER OF ATTORNEY FOR PERSONAL CARE

A Power of Attorney for Personal Care is a legal document that lets you name someone to make decisions for you if you become mentally incapable. It's sometimes called a "personal power of attorney".

You're called the grantor. The person you name is called your attorney.

Your attorney can make:

- decisions about your personal care, such as where you live, what you eat, getting dressed, washing and having a bath, and staying safe
- decisions about your health care that deal with:



- health-care treatments
- moving into a long-term care home
- personal care services in a long-term care home

MENTALLY CAPABLE

Being mentally capable to make decisions depends on whether the decision is about:

- personal care, such as bathing and getting dressed
- health care and medical treatment
- property and finances

Mental capacity also depends on the type of document you want to prepare, for example:

- a Power of Attorney for Property
- a Power of Attorney for Personal Care
- a will

About Steps to Justice

Do you have a legal problem and live in Ontario? Steps to Justice gives reliable and practical information on common legal problems including:

- step-by-step information to help you work through your legal problems
- practical tools, such as checklists, fillable forms, and self-help guides
- referral information for legal and social services across Ontario
- live chat and email support if you can't find the answers to your questions

For more information:

<https://stepstojustice.ca/>

Legal Topics includes Family Law, Employment and Work, Housing Law, Criminal Law, Income Assistance, Abuse and Family Violence and more!

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SOCIAL PRESCRIBING

Source: 1. WHO, *A Toolkit on how to implement social prescribing*
2. National Academy for Social Prescribing, *7 steps to wellbeing through volunteering*

What is social prescribing?

Social prescribing is a means for health-care providers to connect patients to a range of non clinical services in the community, in order to improve their health and well-being.

As opposed to simply treating symptoms, social prescribing can help to address the underlying causes of patients' health and well-being challenges. Social prescribing is a more holistic approach to health care, which promotes community-based integrated care, and helps to demedicalize health service provision.

Why social prescribing?

Social prescribing builds on the evidence that addressing social determinants of health, such as socioeconomic status, social connectivity, housing and education, is key to improving health outcomes (Fig. 2) (2,3). Social prescribing allows provision of more holistic, personcentred care. It also empowers the patients to take care of their own health and well-being and ultimately reduces stress on health systems

Social prescribing has been implemented in several countries, including Australia, Canada, Ireland, Japan, New Zealand, Portugal, Singapore, and the United Kingdom of Great Britain and Northern Ireland, with early pilots taking place in different parts of the Western Pacific Region, such as in China. Social prescribing is a relatively new concept in health care, as it requires inclusion of community partners from outside the health sector.

Who is social prescribing for?

Although social prescribing can benefit anyone, people with certain social determinants of health could benefit the most. These include people who live in poverty, have stresses in early life, experience unemployment or social exclusion and are more likely to have negative health outcomes, such as poorer mental health and chronic conditions.

They experience the greatest inequity and vulnerability to poorer health outcomes. Evidence shows that those populations that are the most disadvantaged to begin with, or who have social determinants of health that result in comparatively

Fig. 2.
Dahlgren-Whitehead model of the social determinants of health



Source: Dahlgren and Whitehead (3)

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worse health outcomes, are likely to benefit the most from social prescribing. Social prescribing is therefore a tool that may help increase health equity to reduce health inequalities within a community. Populations that are most likely to benefit include:

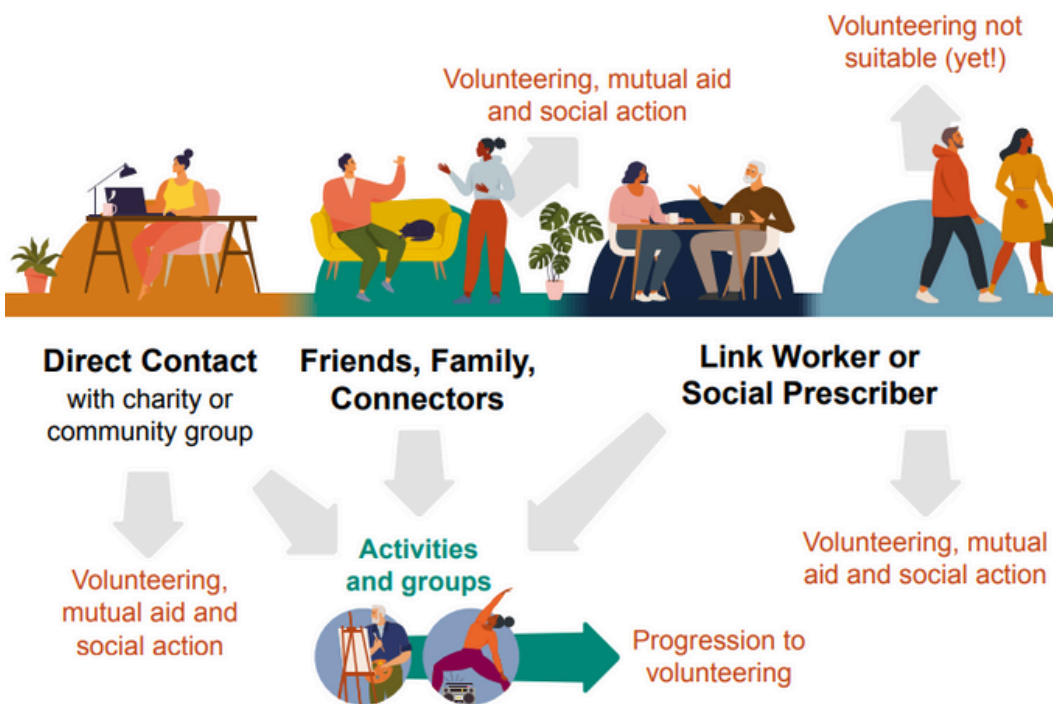
- people with chronic conditions
- people who are lonely or socially isolated
- people at a high risk of mental health illness
- people who are vulnerable, for example because of their age or their financial situation.

Thus, older people who have chronic conditions, experience loneliness or are at risk of social isolation may benefit substantially from social prescribing.

Common routes to volunteering in social prescribing contexts

People make their way to volunteering in different ways, and for different reasons. When it comes to social prescribing the different pathways may look something like this. Individuals find local volunteering opportunities directly, or with the help of friends and family. Local community connectors or volunteer centres can help people find the right opportunity for them. People with identified health and social care needs may find volunteering through their link worker.

Some link workers told us that people may not be open to considering volunteering at an early stage in their social prescribing journey. They may feel overwhelmed by other concerns, or low in confidence and time. However, volunteering can often come up during the latter stages of the social prescribing process, or as part of an 'exit interview' where people think about longer-term actions they can take on. We also heard of many instances where people who were referred to social activities for their wellbeing stayed on to volunteer afterwards. Progression into volunteering might be the most common way for people to reach you.



7 steps to wellbeing through volunteering

Design principles and advice



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THE FUTURE IS NOW

PLAN FOR TOMORROW

Invest in your future! Mark your calendar to come to this event and start planning for your tomorrows.

OSSCO has curated an impressive lineup of exhibitors dedicated to help you age well.

Companies and professionals showcase their services and products.

Don't miss the opportunity to learn what these leading companies can offer you!

No ticket required. Everyone is welcome to this 55+ Lifestyle event!

Exhibitors Include



DIAMOND SPONSOR



**JOIN
US**



**Trinity Presbyterian
Church Building
2737 Bayview Ave
Toronto, ON M2L 1C5**

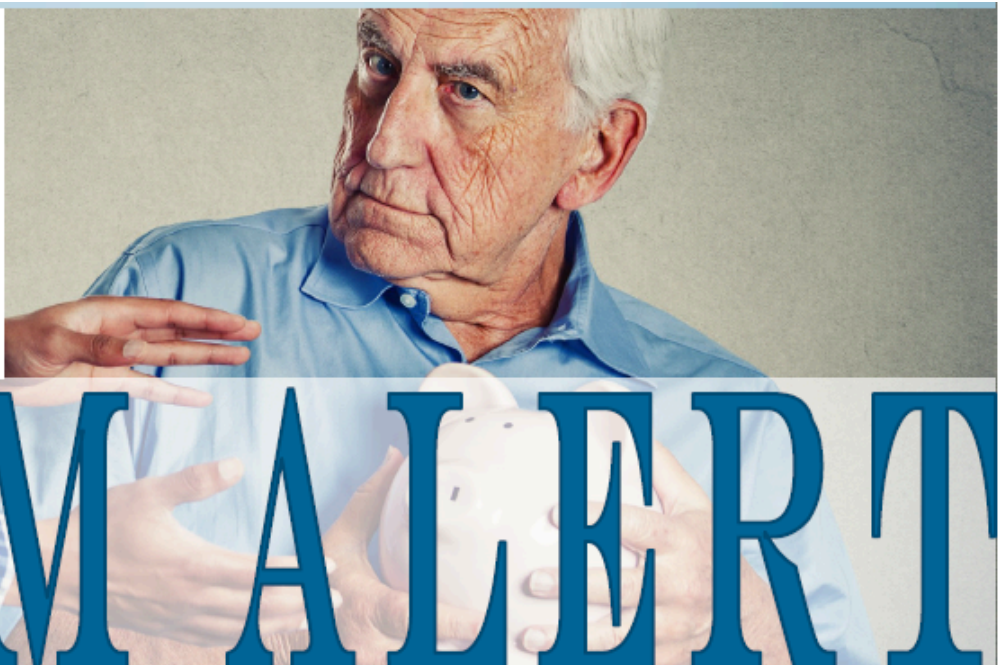


Wed, June 12, 2024

9 AM - 1 PM

ACE

Advocacy Centre
for the Elderly



OLDER ADULT HOMEOWNERS BEWARE

by: Karen Steward, Sarah Tella & Kimber-lee Wargalla

Since January 2022, the Advocacy Centre for the Elderly (“ACE”) has regularly received calls from older adults who are shocked to discover that a mortgage or a lien (called a “notice of security interest” or “NOSI”)¹ has been registered against title to their home without their knowledge or consent.

This type of scheme was recently the subject of a CBC Marketplace story, which is enclosed for further information.

¹Notices of security interest are liens against equipment that are registered to the title of your home. When it comes time to sell or refinance your home, these notices of security interest usually need to be paid out.

The Scheme

Many of the calls we receive follow the same pattern:

- ⇒ The older adults are highly vulnerable individuals, typically with limited means and education, and sometimes with marginal mental capacity.
- ⇒ The older adults are duped into signing a flurry of unfair door-to-door home service contracts for products and services that they do not need and cannot afford. In most cases the products and services are grossly overpriced and provide little to no value. In some cases they are completely bogus and fraudulent.

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- ⇒ Financing for these door-to-door contracts is obtained and secured by NOSIs, “micro-mortgages” (typically less than \$40,000) and/or lodgements of title registered against title without the homeowner’s knowledge or consent.
- ⇒ The older adults are then approached by a “groomer”, who makes repeated visits and falsely promises to get them out of these unfair contracts, free of charge. The older adults are often falsely promised “rebates” if they sign documents presented to them, which can pay for “free” renovations. The older adults are not given time to read the documents and copies of the documents are generally not left with them.
- ⇒ The older adults later discover that a private mortgage has been placed on their home with unfair terms including high interest rates (up to 25%); high brokerage, referral and lenders’ fees, and pre-payment of interest for the full one-year term (making the mortgage difficult to discover until it becomes due).
- ⇒ The mortgages are unaffordable given the small fixed pension income of the older adults. As a result, the older-adult homeowners often default on the mortgage payments and are served with legal proceedings to sell or foreclose on their home.

- ⇒ The majority of the callers are low-income and cannot afford to retain lawyers in the private bar. As far as ACE is aware, there is currently no accessible remedy other than civil litigation.

Similarly, ACE has received many calls from older adults who discovered they have liens on their homes in extremely large amounts, \$40,000 to \$60,000 each, for products and services they deny agreeing to.

Steps to take if you believe you have been a victim of this scheme

If you believe you have been the victim of a mortgage or home service scheme, **seek legal advice right away.**

Aside from contacting us at ACE, you can contact the following organizations for referrals or legal assistance:

- ◇ Law Society Referral Service at www.findlegalhelp.ca or 1-855-947-5255 to speak to a lawyer or paralegal at no cost for up to 30 minutes.
- ◇ Pro Bono Ontario for 30 minutes of free legal advice: 1-855-255-7256 (toll free).
- ◇ JusticeNet www.justicenet.ca, which offers sliding scale legal fees to people who do not qualify for legal aid services.

If you have title insurance on your home, you should contact your title insurer immediately to see if this type of matter is covered under your policy. If you are not certain if you purchased title insurance when you purchased your home, we strongly recommend that you contact title insurance companies and ask if you have a title insurance policy on your property with each company. There are five title insurance companies in Canada: Stewart Title, First Canadian Title, Chicago Title, Travelers Canada and TitlePLUS.

If you are concerned that a crime has been committed, you can contact your local police department. You may also consider reporting the matter to the Canadian Anti-Fraud Centre at 1-888-495-8501 or www.antifraudcentre-centreantifraude.ca/report-signalez-eng.htm.

You may also wish to contact TransUnion (1-800-663-9980) and Equifax (1-800-871-3250) to have a fraud alert placed on your credit report, and to request copies of your credit report to see if there is any unusual activity.

If you provided a void cheque to an individual or business that you believe has engaged in unfair practices, consider changing your bank account.

If you have been repeatedly targeted by businesses calling you at home, consider changing your phone number and registering the number on the national Do Not Call List: <https://lnn-te-dncl.gc.ca/en>.

Complaints to the Ministry of Public and Business Service Delivery

In Ontario, door-to-door sales of goods and services worth more than \$50 are generally regulated by the *Consumer Protection Act, 2002*.

Under the *Consumer Protection Act, 2002*, you must be given a written contract. As well, if a business has represented their goods or services in a false, misleading or deceptive way, you can withdraw from the contract by giving notice to the business within one year to get a full refund.

If a business refuses to give you a refund, you can file a complaint with the Ministry of Public and Business Service Delivery or take legal action. There is a complaint form on the Ministry website at www.ontario.ca/page/consumer-protection-ontario or call 1-800-889-9768.

For more information, please refer to the ACE article by [clicking Here](#)

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OSSCO© Tele-Learning

presents

CANADA REVENUE AGENCY (CRA): MY ACCOUNT & SCAM AWARENESS

May 1, 2024

Wednesday Afternoon

1:00 PM to 2:00 PM

via Zoom or Telephone



Have you or someone you know received annoying scam calls or emails? Do you know what are the ways that you can avoid identity theft and scams? OSSCO's Telelearning workshop connects you with a CRA Specialist and help make you aware so that you can protect yourself!

This presentation is mostly interactive. Bring your questions and share your experiences! The best way for everyone to avoid becoming a victim of fraud and scams is to be alert, aware, and informed.

The workshop covers:

- What is a scam?
- Ways to prevent identity theft and scams
- Reporting scams: what to do if you were a victim of a scam or fraud?
- Real stories about Canadians who were victims of CRA scams

[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

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



OSSCO© Tele-Learning

presents

CANADIAN DENTAL CARE PLAN SERVICE CANADA

May 8, 2024

Wednesday Afternoon

1:00 PM to 2:00 PM

via Zoom or Telephone



The Canadian Dental Care Plan (CDCP) will help ease financial barriers to accessing oral health care for eligible Canadian residents. In this week's tele-learning workshop, OSSCO connects you with a Citizen Services Specialist from Service Canada to address the following questions:

- Do you qualify
- How and when you can apply
- When can you visit an oral health provider
- What services are covered and more!

[This workshop 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© Educational Program

presents

Social Media & Online Security Training

A 5-Week Virtual Program

Saturday Morning

May 11 - June 08 2024

10:00 - 11:30 AM

Via Zoom and Telephone



The internet is a massive collection of knowledge and a place to explore. For some people, it's too large and too dangerous to handle. With proper training and insight from a knowledge expert, it can be all good! OSSCO©'s Peer Facilitator Chris Little shares his expertise as he delivers this 5-week training program. Learn how to make your online experience enjoyable, safe and secure! Turn your FEAR(s) to become a FEARLESS user!

Chris Little is a dedicated Digital Content, Social Media and Marketing professional with extensive experience in Online Learning Practices. He's been an artist, stage actor and content producer, and, he is always up for new adventures. Class content includes :

WK 1. The Big Internet Players

WK 4. Creative outlets

WK 2. Cybersecurity

WK 5. Social Media Accounts Setup

WK 3. Finding your online Tribe

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

[Feel welcome to share this information with your friends & family.](#)

Registration is required via [Eventbrite](#)

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Charitable Registration Number: 88502 6351 RR0001



OSSCO® Educational Program

Presents

MEDITATION 101: A 6-WEEK JOURNEY TO INNER PEACE & MINDFUL LIVING

May 23 - June 27, 2024

Afternoon, 3:00 PM to 4:00 PM

Via ZOOM and Telephone

Finding moments of peace and clarity in today's fast-paced environment is critical for general well-being. With our six-week meditation program, you embark on a journey of self-discovery and inner calm. Meditation can help you cultivate awareness, reduce stress, and improve your mental, emotional, and physical health. Leading each class is Debbie McCubbin, a long-time meditation teacher. She is interested in how being more present in our lives can help us be happier, more peaceful, and more self-aware. Register now and experience the positive effects of meditation on our well-being.

Program Agenda:

- How to meditate
- Benefits of meditating
- Starting a regular meditation practice
- Dealing with typical issues that can arise in a meditation practice
- Being more present outside of meditation, in our 'real lives'
- ...and many more

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



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 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©

