

# Sourdough Chronicle



YUKON SENIORS' NEWSLETTER VOLUME 43, NUMBER 2, AUGUST 2020

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Photo courtesy of Jan Trimm

A pair of swans at Six Mile River, Tagish, Yukon

by Doug MacLean,  
President YCOA

# President's Report



I hope when you read this summer edition of the Sourdough Chronicle that you are safe and well at home. I know that coping with the COVID-19 pandemic over the past three months has put a strain on many of you as you self-isolate and hold back on visits with family and grandchildren. The good news is that the curve is now 'flattened' in Yukon. In fact, at press time, there were no active COVID-19 cases, and we were beginning the process of "reopening". This good news happened because we did our part to socially-distance, wash our hands frequently, and avoid large gatherings, etc. By making a shared and consistent effort, we have slowed down the spread of the coronavirus in Yukon, for now at least. A big thank you to all Seniors and Elders for your efforts to date!

As COVID-19 restrictions are gradually being lifted, health experts caution us that this virus is not going to disappear on its own. In fact, if this pandemic is like previous pandemics, a second wave of new cases is likely. According to Canada's Chief Public Health Officer, Dr. Theresa Tam, we could see an "explosive growth" in new cases if reopening is not done with caution.

As restrictions are gradually being lifted under Yukon's Reopening Plan, let's all do our part to make it a success. Let's take some time to properly prepare so that we do not lose the benefit of all the success that we have had to date in containing this virus.

And while we can now enjoy life a little more, let's also plan for the possibility that things may not go as smoothly as we would hope. Let's prepare for the probability of a longer lockdown than the one that we have just experienced, even as we hope that it will not happen.

So, how do we sustain our success to date? How do we go back to our "normal" lives? That is, both enjoy this reduction in restrictions, and also prepare to meet our longer-term needs.

There are, of course, the safe six measures that we can continue to follow to protect ourselves from this tricky virus:

- Physical distancing -- keep 2 meters / 6 feet / one caribou away from everyone who's not a member of your household,

- Wash hands frequently with soap and water for 20 seconds , or use hand sanitizer,
- Stay home if feeling sick,
- Don't gather in groups of more than 10 people indoors and 50 outdoors,
- Limit vehicle travel to rural communities, and
- Self-isolate if you've just returned to Yukon, or have been in contact with someone diagnosed with COVID-19.

In addition, health officials tell us that there are some new measures that we can now do to prepare for a possible second wave of COVID-19 cases. These include:

- Ensure that you have access to, and know how to use, the internet, and have a tablet, laptop or smart phone handy to get news and information on the internet, send emails, and texts, etc.,
- Practice using Zoom, FaceTime, Skype or similar computer applications to connect with family, friends, your doctor, and others you may need or want to meet with,
- Prepare, buy, and stock up on preserves, traditional food, and dry food such as beans, legumes, and grains,
- Keep enough soap and alcohol-based (minimum 60%) hand sanitizer on hand,
- Stock up on any needed prescriptions, over-the-counter medications, and other medical supplies including a thermometer,
- Arrange to support those who live alone, and may become lonely, especially other Seniors and Elders,
- Have books and magazines to read, movies to watch, and art and craft materials to use, and
- Take some time to think about your areas of personal interest or hobbies, and plan to take opportunities to develop them at home, or even sign up for an on-line course.

Past experience and modelling by health officials tell us that we may experience another outbreak of the coronavirus or “second wave”, followed by a lockdown that is longer than the first one. Hopefully not. As Seniors and Elders, let’s all do our part to reduce, and perhaps even avoid, that possibility.

Regards,

Doug MacLean – President

More on Dr. Tam's comments can be found at: <https://www.ctvnews.ca/health/coronavirus/tam-warns-of-explosive-second-covid-19-wave-if-reopening-mishandled-1.4968986>

More on the safe six measures and the latest COVID-19 updates are available at: <https://yukon.ca/en/covid-19-information>



Photo courtesy of Jan Trim

after the Gold Rush when the rivers were used as a highway. It was likely built in Whitehorse in the shipyards, now Shipyards Park where it is currently displayed.

## Did you know?...

... that the Boys and Girls Club is seeking support in connecting children/youth and our seniors/elders and wisdom-keepers for inter-generational connections and learning?

The Boys and Girls Club of Yukon has been given a New Horizons grant through Employment and Social Development Canada (ESDC), which provides some honorariums and travel support for participants.

If you are interested in Participating please contact Oliver Bulpitt at [bulpitt@obulpitt@bgcyukon.com](mailto:bulpitt@obulpitt@bgcyukon.com), or call 867-393-2824 ext. 204.

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## The Sourdough Chronicle

A Newsletter for Seniors and Elders  
 published quarterly.

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Contributions and/or suggestions  
 are welcome and should be in to  
 the

Editor or the Senior Centre  
 by the

10th of May, August,  
 November and February.

www.ycoayukon.com

# Editorial

by Janet Smellie



## Get outside, but stay inside (the Yukon)

July is upon us and now, after a somewhat long, damp, and chilly Spring we are hopefully all set to take on a season of summer Yukon-style. Many of us, because of the COVID-19 pandemic surrounding us, are likely sticking closer to our own backyards for the next few months. And when you look around the rest of the world, and see how the new-world reality is affecting the “hustle and bustle” of North America’s more populated places, it’s clear we, as Yukoners have nothing to complain about on that front. After all, our backyards are what outside tourists dream of. And here we are, for the first time in a long time, able to travel these long, scenic roads without having to share too much with the normal droves of tourists. The Yukon is vast, it is beautiful, and many areas are still yet unexplored – there should be nothing stopping us from getting out there and discovering these places we have always wanted to see. We have a land area of 474,712.64 square kilometres (population density of 0.1 person per square kilometre). Add this to a summer forecast of warmer than usual temperatures and we have all the ingredients for a wonderful summer filled with new adventures without even having to leave the territory. Garden Centres in the Yukon have reported one of the best spring seasons in years, which is a good sign that many of us are getting outside and keeping busy. Let us keep that up. Besides, many of us know we need to shake off all that weight we may have gained during the shutdown!

Now, is also an important time for us to be active in helping revive our local economy and to support those family members, friends, and neighbours whose businesses are struggling to survive after the recent closures. This could be as simple as hiring students for yard work – or supporting your local growers and farmers instead of buying imported meat, dairy and produce from outside the Yukon. Dine out, if even just once, to support all the wonderful restaurants that now, more than ever, need our support. Get Christmas shopping early by going to the art exhibits and local craft spots which will help to support our local arts scene.

As for COVID-19, just because we have gone almost three months without an active case here in the Yukon, does not mean that we should put our guards down yet. Just because we are now in Phase 2 of reopening, which includes reopening our highways to BC, NWT, and Nunavut travellers, does not mean we shouldn’t be careful. The Yukon Government’s health officials

are taking good care of us by monitoring the situation around us and will take protective action if cases appear. We can do our part by making sure we follow the Six Steps to Staying Safe. (as seen on page 10). These are important guidelines to follow, especially with the influx of some visitors upon us.

In the meantime, we hope to see you on the outside, all while staying inside the Yukon. Enjoy your families, (even if it is through virtual visits), nurture your neighbours, friends and all fellow Yukoners and have a safe summer surrounded with peace, good health, and happiness. Stay strong and stay safe.



## Mrs. Grocery Thrives during COVID-19 Pandemic in Whitehorse



Some businesses shut down because of COVID-19, or had reduced hours, but there are some businesses that have been going strong the entire time. One such business is Mrs. Grocery in Whitehorse.

Kathleen Lundgaard owns Mrs. Grocery Whitehorse. She will do your grocery shopping and pickup things for you if you do not want to leave your home. She mostly picks up groceries for people, but will also pick up prescriptions and items at any store in town.

“It’s been busy,” says Lundgaard. “A lot of older people are using our service. And I do seniors’ orders first when I can.”

Before going into a store to shop she puts on latex gloves and sanitizes the cart she is using. She allows two hours to shop for each customer and deliver the order.

When she arrives at someone’s home with her delivery, people have the option of meeting her outside or picking up their order from the curb. Payment can be made with cash or eTransfer.

Lundgaard delivers in the Whitehorse area and has travelled as far as Judas Creek, and Shallow Bay Road, to make a delivery.

For those who live in the communities and don’t want to travel to Whitehorse to shop, Lundgaard will buy, package, and ship their order to them.

Lundgaard can be reached on the internet at [www.whitehorse.MrsGrocery.com](http://www.whitehorse.MrsGrocery.com) and then clicking on the “contact us” button, or by calling (888) 410-3850. She is also on Facebook @MrsGrocery Whitehorse.

# Yukoners to Benefit From Improved Renal Support and Care

Last March, the Government of Yukon announced that they had signed a letter of intent with the BC Renal Agency to maximize opportunities for Yukoners to receive dialysis in Yukon. ([yukon.ca/en/news/yukoners-benefit-improved-renal-support-and-care](http://yukon.ca/en/news/yukoners-benefit-improved-renal-support-and-care))

The purpose of the new partnership is to “increase the focus on early intervention and support of independent dialysis options. A primary goal will be to work with patients early in their kidney disease process to help maintain kidney function without requiring dialysis.”

This focus on prevention is of course key to improving outcomes and ensuring the long-term sustainability of the health system. The document “Putting People First”, the final report of the comprehensive review of Yukon’s health and social services programs and services, also supports this development as part of what they describe as an “overarching strategy to prevent illness and promote health.” ([yukon.ca/en/putting-people-first](http://yukon.ca/en/putting-people-first), updated May 13, 2020, p. 24).

Under the agreement with the BC Renal Agency, “Yukoners identified as candidates for peritoneal or home dialysis will be supported

to receive training in B.C., and provided with the home equipment and, where necessary, home supports to ensure a positive outcome.”

Further, the press release notes “A review by the Canadian Agency for Drugs and Technologies in Health recommends independent, home-based dialysis as the preferred first option for patients requiring dialysis. Home-based dialysis is just as effective as hemodialysis provided in a hospital setting.”

This announcement comes after concerns expressed, and a request by Terry Coventry’s sister, Kelly, that dialysis be offered in a hospital setting for Terry and patients like him.

The government press release notes that a home dialysis program “will cost less” and further that “Even with an in-centre dialysis unit, end stage kidney patients would still have to travel to B.C. or Alberta for this very specialized care.”

We have talked to Kelly Coventry about this situation, and she notes that at this point her hope is that eventually one dialysis machine and a chair would be installed at the hospital in Whitehorse (not a full unit), so that patients do not have to do dialysis in their home if they don't feel comfortable with that.

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## Rural and Isolated Support Endeavour (RISE)

The COVID-19 pandemic is a difficult time for all of us, so Canadian medical students are stepping up to help.

Rural & Isolated Support Endeavor (RISE) is a student-run phone support program with the goal of supporting mental health during the COVID-19 pandemic. This initiative matches medical students with you to provide weekly check-ins via phone or video-call. RISE was created by a working group of the Society of Rural Physicians of Canada Student Committee.

They are not yet medical professionals, and so cannot give medical advice. However, they can provide emotional support and companionship, which can go a long way for many of us as we continue to follow health guidelines, recommendations and restrictions during this coronavirus pandemic. They have volunteers that can speak a variety of languages.

If you are interested, you can email them at [rise.srpc@gmail.com](mailto:rise.srpc@gmail.com), or you can be referred by a doctor. More information is available at [srpc.ca/COVID-19](http://srpc.ca/COVID-19) under the heading Rural & Isolated Support Endeavour (RISE).



# ElderActive Recreation Association

by Alex Jegier

ElderActive Recreation Association (ERA) has just completed a month-long programming partnership with Canadian Mental Health Association Yukon to provide virtual programming. Called 55+ Wellness Connection, this saw Yukoners from all over take part in programs such as Tai Chi, Art Activities, and even Zumba. All of these took place over Zoom, the video conferencing platform that has kept us connected throughout the COVID-19 pandemic. This was partially funded by the Government of Canada's New Horizons funding made available through United Way Yukon. Special thanks to everyone who participated and all the instructors.

In mid-June we hosted our first ever virtual Town Halls. They were a success, and we hope to continue communicating with our members in similar ways in the future. There also is a case to be made for those older adults without internet connection by using a toll-free number to access some of our services, programs, and meetings. For those that do have an internet connection, we hope that the ability to pay for programming and memberships online will be made available in the coming weeks.

Although not "out of the woods" of this pandemic yet, ERA is focusing on how we can best serve our membership and the broader older adult community in the Yukon. We will always do our best to follow all public health guidelines and recommendations. You will see this reflected as we slowly open our doors and how our programming and services will be structured.

Speaking of programming, we are finalizing the hiring of a new Program Coordinator, a position that has undoubtedly been a positive part of our organization's growth. As the incoming Program Coordinator learns about our organization and gets acquainted with the

role and the membership, you will see more programming starting to be advertised for the fall season.

As always, I encourage you to reach out and connect with us. As the pandemic has changed how we do business in the foreseeable future, the best way to stay connected with us is by either giving us a call at 456-8252, or visiting the websites below for more information on what we are up to.

Facebook.com/ElderActive  
ElderActive.ca

Stay Active,  
Alex

## ElderActive Recreation Association

We're here to keep all Yukoners 55+ active in body, mind, and spirit.  
Become a member and come join us!



For up-to-date information on benefits, programs and services, please visit our website below or give us a call.

 [elderactive.ca](http://elderactive.ca)

 [facebook.com/elderactive](https://facebook.com/elderactive)

 867-456-8252

# Tomato Plant Attack

by Don Cheeseman

If I lived anywhere but in the North above the 60th parallel, this article would be a totally silly and meaningless brag, as tomatoes do grow in heated greenhouses in the winter or outside in moderate climates around the world. But for some reason this year my indoor tomatoes were different than in other years. As in other years, I planted 15 or so seeds from a small tomato near the end of February, in a few small plastic film seedling starter pots and put them on the window ledge in front of the kitchen sink as I do every year.

But from this point on things were different this year. In a few days every seed germinated and grew very quickly with a good dark-green healthy colour. I soon had to transplant them into bigger pots, when they were around 25 cm tall. Now there was no room for 15 plants on the window's sill, so some got placed by every window in the home where I could find room. Other houseplants got demoted to positions of less favorable sunlight. The tomato plants just kept growing, and some now competed with each other to find more sunlight for themselves.

I must now point out that strong, full-spectrum sunlight is in very short-supply indoors in February in Whitehorse as daylight is not in abundance for a number of reasons. Until the spring equinox around March 21, the nights are longer than days. Secondly, the amount of light is further inhibited by the fact that I live next to a large hill or small mountain that blocks us seeing the afternoon and setting sun from our west. Thirdly, to the south are tall trees that shade the house from any direct sunlight during the midday. I have no windows on the north side of the home. In short, I live in a forest of tall trees close beside a mountain. Fourthly, my home's windows are made of normal glass and have four -- yes four panes. I understand that normal glass (non-special greenhouse glass) only passes some of the sun's full spectrum of light, cutting off some of the infrared and ultraviolet parts of the

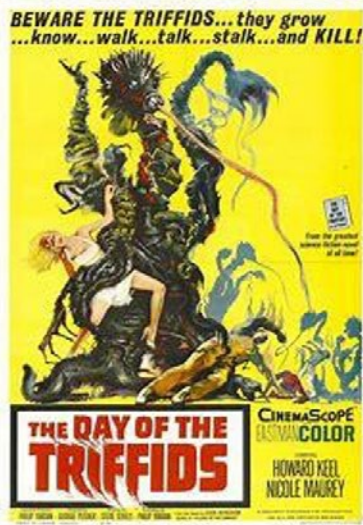
spectrum. As well each pane reflects or absorbs part of the available light which allows less to pass through each pane.

Having explained what is wrong with the light, my tomato plants chose not to read any of the above and all grew rapidly into strong vibrant plants. By the end of March, the tomato plants were fighting each other for a place in now very limited window light. To stop them scrapping with each other, I tied each plant up to a tall stake so that each plant was not able to strangle their neighbour.



Then the tomato plants had a secret meeting one night while I was fast asleep. They unanimously decided that the stakes I had tied them to, could be tossed aside once they quickly grew freely above the top of the stake. It





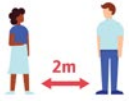
seemed to me they all grew another 20 cm overnight in mid March, as I was now in full COVID-19 lock-down and there was still a half a metre of snow on the ground and I couldn't find any stakes over a metre and a half (five feet) tall. They knew they had won and to show their delight they all bloomed in perfect synchronization. They formed an impenetrable jungle by the kitchen window and all along the floor by the patio doors, by pushing all the other long-term resident plants away from the now precious light. They held me to ransom of threats of further growth and demanded a second transplant to 30 cm – six-litre pots.

By mid May many of the saucy yellow flowers had unprecedented, blatant, free and unabandoned sex within our home and little hairy green tomatoes appeared as by magic hidden carefully within the dense foliage. I wondered about these tomatoes being hairy.... I wondered how close they were related to the Deadly Nightshade? I only knew about red smooth tomatoes. Not hairy ones????? I had nightmares of "The Days of the Triffids" like tomatoes taking over the world. Today, it was cloudy and cool, so I dared, to sneak up quietly and take a couple of photos of the now meter-and-a-half (over 4 foot) tall plants beside a yard stick (92% of a metre), just to let you know what has happened to me, if I do not escape this nightmare in lockdown soon!!!!

**Thank You Yukon Brewing**  
**For supplying hand sanitizer for our Yukon Council on Aging office.**  
**The hand sanitizer was made by them in Whitehorse.**

August 15th is the 75th anniversary of V-Day, marking the end of the Second World War. With COVID-19, celebrations are expected to be muted. If you have stories about this time, please contact Janet, our editor. Her contact information is on page 16.

## Practise the Safe 6



- 1** Maintain physical distancing – keep 2 metres away from everyone who's not a member of your bubble



- 2** Wash your hands frequently with soap and water, or use hand sanitizer with at least 60% alcohol



- 3** Stay home if you're feeling sick



- 4** Don't gather in groups of more than 10 people indoors or 50 outdoors, and remember to keep 2 metres apart



- 5** Limit travel to rural communities, and be respectful when you're there



- 6** Self-isolate if you've just returned to Yukon from anywhere other than BC, Nunavut and the NWT, or if you've been in contact with someone diagnosed with COVID-19

Visit [Yukon.ca/COVID-19](https://www.yukon.ca/COVID-19) for information

**Yukon**

Did you know?...

... that the Boys and Girls Club of Yukon, the Whitehorse Food Bank and the Yukon Anti-Poverty Coalition are supporting Monday to Friday bagged lunches (available from 1:00-2:00 pm), and boxed dinners (available from 5:30-6:30 pm) at the Food Bank at 306 Alexander Street. Also, weekly bag meals are made available for all Yukoners in need. These can be picked up from 10:00 am to 4:30 pm at the Food Bank.

For further information, please contact Mary MacBride at [support@yapc.ca](mailto:support@yapc.ca) or call her at 867-334-9317.

This service is offered by the Boys and Girls Club, and by a group of our wonderful chefs who have volunteered because of the coronavirus pandemic and because they care.



**I thought  
growing old  
would take  
longer.**

# The Greatest Seed

by Don Cheeseman

Editor's note: Don Cheeseman is a former teacher and school administrator. In this short reflective piece, he gives his views on nurturing self-confidence in youth, and suggests a role that we can play as seniors.

To plant a seed of strengthened or reaffirmed self-confidence on fertile soil, where it will grow and bloom, is perhaps the greatest gift one human being can give to another. For it is truly life-giving and may serve to nurture the very essences of an individual to their fullest.

To change another's self-confidence can take only a fleeting moment of a word or a single facial expression, or take a long and arduous effort of constant nurturing. But it has its rewards for both the giver and the recipient in this life or the next.

A moment of sincere, honest acknowledgement of some skill or talent in another person can change their lives. A small simple heartfelt reassurance or revelation of a hither-to-unknown or undiscovered success in any human's actions can, if appropriate confidence is lacking, reassure and focus energies and skills for a changed, more fulfilled life.

The corollary has just as profound an impact. Any crushing of self-confidence either

intentionally or unintentionally may attack the very id or essence of a person. It may so inappropriately diminish their self-confidence that their human worth or productivity for a moment, or perhaps for a lifetime, is sadly wasted.

We seldom ever accurately know the magnitude, or the duration, of the impact of a kind or a cruel word spoken at a time when the recipient is vulnerable to suggestion as to their true abilities. These words may change their confidence for a lifetime. They may encourage or discourage the further development of a skill that is just budding and needs the further development to bring improved fruit of achievement.

I believe that, as we age, we hopefully gain wisdom. That wisdom can be used to encourage youth as to the skills and attributes that they may not be aware of or need the confidence to pursue further. We must temper all remarks with this gained wisdom of our age and be very reticent to put a person that appears overly confident in their place with a cutting criticism of the work.

Why not write about a "seed" you have planted and that has brought about fruit? Be it sweet or sour.



## Assistant Editor



**Are you a Senior (55+) dedicated to helping your community and searching for a way to enhance your skills, and to share your enthusiasm and your creativity? The Yukon Council on Aging is a growing organization that needs your help!**

We are looking for an assistant editor to help with editing the Sourdough Chronicle, which is published 4 times a year.

**For more information please contact Linnea Castagner at the YCOA office by calling (867) 668-3383.**

# A New Grant Program is Available

## Internet Access for Seniors and Elders

A grant program to help Yukon seniors and elders connect to the internet at reduced cost is now available for a limited time. The program's purpose is to reduce the cost of connecting to the internet and the cost of monthly internet service for seniors and elders who cannot readily afford this service otherwise. The longer-term goal is that all seniors and elders have, and can afford, reliable internet service.

Funding is being provided through the New Horizons program and United Way Yukon. The Yukon Lung Association and the Golden Age Society are administering the program.

Subject to availability of funds, 75% of equipment and installation costs up to a maximum of \$300.00 can be rebated to each person who qualifies and fills in an application before July 30th. Further, subject to availability of funds, 75% of the monthly internet access cost up to a maximum of \$75.00 per month for each qualified applicant is also available. The main requirement is that the applicant is a Yukoner over 55 years of age, with some exceptions possible for those in need (such as families with students who need an internet connection). Receipts must be provided as proof of purchase for equipment to connect to the internet and for payment of monthly connection charges.

Seniors and elders are encouraged to act early in order to avoid disappointment. Please tell other seniors and elders who would benefit from this grant.

### Equipment That Qualifies for This Program

Laptops and desktop computers are eligible for this grant if purchased with installation of internet connection equipment. Seniors and elders can purchase used laptops and desktop computers at Computers for Schools Yukon (CFSY) (Tel: 456-4365) at Building #1235, 1000

Lewes Blvd, Whitehorse YT Y1A 6N2. Tablets and cell phones with internet/wifi capability and purchased with a monthly plan are also eligible for this grant.

### What I Can Use an Internet Connection For

Seniors and elders who have internet access are using that access for a surprising variety of purposes and you can, too. In a recent survey, seniors and elders told us what they use the internet for now. Some of those activities include: contacting family and friends in the territory and around the world, using programs such as Zoom, FaceTime, UberConference and Skype, sending and replying to email, texting, getting the news, magazines, listening to the radio, shopping online, banking online, paying bills, and ordering takeout food. A full list is on the information sheet at the Golden Age office.

For more information, or to receive an application form for this grant, please contact Sue Berndt in the Golden Age office at 668-5538, or by email at [gasyt2019@gmail.com](mailto:gasyt2019@gmail.com).





Brian Close	June 1	Annie Wiebe	July 13	Fae Jamieson	August 16
Rick Dagneau	June 1	Rosemarie Murdoch	July 15	Jan Ogilvy	August 21
Valerie Whelan	June 2	Claude Besner	July 16	John Erickson	August 23
Gayle Brisley	June 3	Dorothy Corcoran	July 19	Graham Hering	August 24
Val Boorse	June 4	Anne Harrison	July 20	Lillian Maguire	August 24
Julia Farr	June 6	Jon Magnusson	July 21	Andrew Williams	August 24
Antoinette "Toni" Poulin	June 6	Nesta Leduc	July 23	Shari Godfrey	August 30
Brenda Caley	June 7	Marion Wakefield	July 23	Myra Butterworth	September ?
Velma Hull	June 11	Iris Cormier	July 24	Eileen Bird	September 1
Beverley Whitehouse	June 11	Janbro "Janet" Brault	July 26	George Nagano	September 3
Jessie Sidney	June 12	Maura Glenn	July 28	Suzanne Oulton	September 6
Elizabeth "Lee" Pugh	June 13	Frank N. Robinson	July 28	Keith Bebak	September 10
Shari McQuaid	June 14	Mary Hartshorne	July 29	Shirley LaRoy	September 11
Doug Bell	June 15	Stella Martin	July 29	Barbara Geroux	September 12
Pamela Bergen	June 16	Muriel Moore	July 29	Deborah Bastien	September 13
Marjorie Jensen	June 17	Florence Trenp	August 1	Cindy Mitchell	September 16
Kathy DeCecco	June 18	Doug MacLean	August 2	Adila Low	September 17
Madeline Boyd	June 21	Mary Leigh	August 5	Ulrich Lenz	September 18
Sonia Gay	June 23	Mike Craigen	August 7	Georgina Wing	September 18
Mona Fordyce	June 29	David Hennings	August 7	Don Evans	September 19
Ruth Carroll	July 3	Duetta Comeau	August 9	Margaret Garolitz	September 20
Bertha Frost	July 3	Arla Repka	August 10	Mike Brazeau	September 21
Shirley Allison	July 4	Millie Jones	August 11	Qui Liang	September 21
George Hadikin	July 4	Ken Rathwell	August 11	Don Inverarity	September 21
Brenda Charles	July 4	Mary McBee	August 12	Lisa Hadikin	September 22
Helene Lapensee	July 5	Doris Dart	August 14	Marlene Sudeyko	September 23
June Raymond	July 7	Mary Mickey	August 15	Ed Nimco	September 25
Niki Simcoe	July 12	Dorothy Baxter	August 15	Dianne Sutherland	September 28

At left: You can see windows all over Whitehorse with hearts and messages like this one. They all send out a message that is heart-felt and clear. Thank you to our Chief Medical Officer of Health Brendan Hanley, all health care workers, truckers, retail workers, grocery store workers, pharmacy workers, restaurant staff, and more, who have kept on working throughout this coronavirus pandemic and gradual reopening and have helped keep us safe.

Thank you to all who socially-distance and self-isolate, and continue to follow the health guidelines, recommendations and restrictions, too. A big thank you! We are all still safe because of you!

# Retirement Income Sources & Supplements

by Jerry  
Zakariasen,  
Financial Planner

If you are close to retiring or recently retired -- or even have been retired for a while -- you may be wondering what income sources are available to you to supplement your savings and any pension that you may have. Income sources that are available include Old Age Security (OAS), the Canada Pension Plan (CPP), the Guaranteed Income Supplement (GIS), Allowances, the Yukon Seniors Income Supplement (YSIS), and the Pioneer Utility Grant (PUG). These are income sources that you can use to supplement your retirement income that you may not have considered, or even known about. Below is more information on these income sources.

## Old Age Security

Old Age Security (OAS) is a taxable government payment available to most Canadians over 65 years of age. There are residency requirements in order to qualify for the benefit. One requirement is that you must have resided in Canada for at least 10 years since you turned age 18. If you are living outside of Canada and wish to claim OAS, you will need to have resided in Canada for at least 20 years since turning age 18.

Unlike the Canada Pension Plan (CPP) which provides retirement pension benefits for those who have contributed to the plan through paid employment in Canada, the OAS benefit does not require contributions. It is funded out of general tax revenues. Currently the monthly benefit amount at age 65 is a maximum of \$613.53. For people with net income that exceeds \$77,580 there is a special OAS Claw-back Tax of 15% on the amount of your net income that exceeds \$77,580. If your net income exceeds \$128,137 all of your income from OAS will be clawed back. These thresholds increase each year to allow for inflation.

Since July 2013 it has been possible to defer drawing your OAS benefit for as long as 5 years. For each month after age 65 that you

defer drawing your OAS benefit, the amount increases 0.6% per month. This means that if you deferred drawing your OAS for 5 years, the ultimate income benefit would increase by the maximum of 36% (60 months x 0.6%). Clearly the deferral approach is not for everyone, but if you are still working after age 65 you may want to consider deferring your OAS income until after you retire. This approach means that you may not lose as much of your OAS income to taxation during your working years when your taxable income is higher.

In addition to the OAS pension income, it is possible that you may qualify for additional benefit amounts. One of these is the Guaranteed Income Supplement.

## Guaranteed Income Supplement

The Guaranteed Income Supplement (GIS) is a non-taxable benefit for lower income seniors over age 65 who are living in Canada. The amount of the benefit will vary depending on your income level and your marital status.

In order for a single person to get any benefits from GIS their income must be less than \$18,600.00/year. The maximum benefit available for a single person is \$916.38 per month. If you are married, and your spouse collects the full OAS benefit, then you will not qualify for a benefit unless your combined family net income is below \$24,536. The maximum benefit amount is \$551.63/month.

If you are married and your spouse does not receive the OAS benefit, or the Allowance (see below) you will be eligible to receive up to \$916.38/month. To get any benefit if your spouse does not get an OAS benefit or the Allowance, your net family income will have to be below, \$44,592. If your spouse receives the Allowance, but not the OAS benefit, the maximum GIS that you can receive is \$551.63 per month. Here again, in order to get any of this money your combined Net Family Income would need to be below \$44,592.

Please note that when you apply for OAS, you will be applying for GIS at the same time.

### **The Allowance**

If your spouse or common-law partner receives the Guaranteed Income Supplement and you are between the ages of 60 and 64 you may be able to qualify for the "Allowance". This is another program geared toward lower income individuals. It is only available to Canadian Residents who have lived in Canada for at least 10 years after age 18. The maximum benefit under this program is \$1,165.16/month, but to get any benefit you and your spouse's combined annual income must be less than \$34,416.

### **Allowance for the Survivor**

This benefit is for lower income Canadian residents whose spouse or common-law partner has died. You must be between the ages of 60 and 64. You won't qualify for this benefit if you have remarried or engaged in a common-law relationship. The maximum benefit is \$1,388.92 per month, but to get any benefit at all, your income must be less than \$25,056.

It is important to point out that in the case of the Guaranteed Income Supplement, the Allowance, and the Allowance for the Survivor, the benefits are all based on your level of income. The amounts mentioned above are maximums and will be scaled back to the extent that you have other income coming in.

### **Yukon Seniors Income Supplement**

Lower income seniors living in the Yukon can apply for the Yukon Seniors Income Supplement (YSIS). This income supplement is only available to people aged 65 and older. In order to receive the income supplement, you must meet the following criteria:

- reside in the Yukon;
- be age 65 or older;
- be receiving Old Age Security (OAS);
- be receiving the Guaranteed Income Supplement (GIS) in the Yukon or
- be between the ages of 60 - 64 and be receiving the "Spouse's Allowance" and

have a spouse who is currently receiving the Guaranteed Income Supplement or

- be between the ages of 60 - 64 and in receipt of the "Survivor's Allowance"

The benefit you can receive under the Yukon Senior's Income Supplement varies depending on how much other income you have. The benefit amount ranges from \$10/month to as much as \$253.25 per month.

### **Yukon Supplementary Allowance**

If you receive social assistance, you may be eligible for the Yukon Supplementary Allowance. You may be able to receive this benefit if you are 19 or older and are assessed as being unemployed as a result of a severe or long-term disability. You may also be able to receive this benefit if you are over age 65. If you are eligible you can receive up to \$3,900 per year. This benefit is non-taxable.

### **Pioneer Utility Grant (PUG)**

This is an income-tested grant that is designed to help Yukon Seniors and Elders cover the cost of heating their homes over the winter. The amount you can receive is dependent on how much income you have, your marital status and where your residence is located. This grant is available to both Homeowners and Renters.

If you live inside Whitehorse city limits the maximum grant you can receive is \$1,104/year. If you live in a rural area within the Yukon the maximum grant you can receive is a bit higher at \$1,188/year.

You can apply for the PUG by calling 667-5750 or toll free at 1-800-661-0408 (extension 5750). The PUG Telephone Information Line is open weekdays from Monday to Friday, 9:00 am to 4:00 pm. Or you can reach them by email at [hss-pugap@gov.yk.ca](mailto:hss-pugap@gov.yk.ca), or by visiting their office at 3168 – 3rd Avenue, on the bottom floor.

These are some of the ways that you can supplement your retirement income. If you would like more information, or help applying for these supplements, you can contact Linnea Castagner in the Yukon Council on Aging, Seniors' Information Centre at 668-3383, or toll-free at 866-582-0707.

# Deferring Property Taxes

Property tax deferment, which is available in Yukon, allows eligible seniors to defer paying property taxes if they own and live in their own homes. For some seniors who have a small retirement income, this program is a way to better afford staying in their own homes.

The deferred property taxes must be paid back when the home is sold or the title changes hands. There is interest charged on the deferred taxes at the Bank of Canada rate.

If you live in the City of Whitehorse and wish to defer your annual property taxes, you can get more information from the City of Whitehorse, or from their website:

[www.whitehorse.ca/departments/financial-services/property-tax-utilities](http://www.whitehorse.ca/departments/financial-services/property-tax-utilities).

If you live in Yukon outside of Whitehorse and wish to defer your annual property taxes, you can get more information from the Yukon Government Property Assessment and Taxation office, or from their website:

[yukon.ca/en/housing-and-property/property-tax-and-assessments/apply-seniors-property-tax-deferment](http://yukon.ca/en/housing-and-property/property-tax-and-assessments/apply-seniors-property-tax-deferment).

## CALL FOR MEMBERS TO JOIN OUR BOARD OF DIRECTORS

The Yukon Council on Aging is looking for Yukoners 55+ interested in joining our Board of Directors

*“Our vision is that all Yukon Seniors 55+ can flourish and thrive as they age, and age in place for as long as possible.”*

If you are interested please let us know:  
[ycoa@yknet.ca](mailto:ycoa@yknet.ca)  
 4061B 4th Avenue  
 Whitehorse, Yukon Y1A 1H1 (867) 668-3383



Old stories ~ New stories,  
*we're interested.*  
 Contact the YCOA and  
 share *your stories* in future issues.  
 e-mail: [sourdoughchronicle@gmail.com](mailto:sourdoughchronicle@gmail.com)  
 4061 B - 4th Avenue  
 Whitehorse, Yukon Y1A 1H1





# Laugh Lines

An old man lived alone in the country. It was Spring and he wanted to dig his garden, as he had done every year, but it was very hard work for the aging man as the ground was hard. His only son who used to help him, was currently in prison.

The old man wrote a letter to his son and described his predicament, saying: "I'm not sure what to do, because it looks like I won't be able to plant my garden this year. I'm just getting too old to be digging up a garden plot. If only you were here my troubles would be over. I know you would dig the plot for me. Love Dad"

A few days later, he received a short letter from his son:

"Dear Dad, Please don't dig up that garden. That's where I buried the bodies!"

At 4 a.m. the next morning, the police arrived at the old man's house and dug up the entire garden. However, they didn't find any bodies, so they apologized to the old man and left.

The next week, the old man received another letter from his son.

"Dear Dad, Go ahead and plant your garden now. That's the best I could do under the circumstances. Love, your son."



COVID Quote: " I can't wait to walk down the aisle ... and hear those magical words " This is your pilot speaking ..."



If you have jokes to share, please let us know. Contributors to this issue: Susan Berndt and Sylvia Anderson.

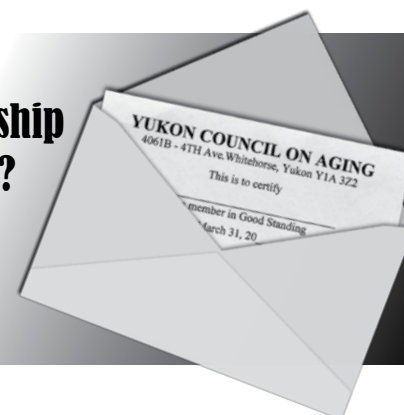


The 1985 movie, Back to the Future featured a time machine and this advice from Doc Brown to Marty McFly to "don't ever go to 2020". Now, as we self-isolate, we have lots of time to ponder why he said that.

The movie also showed a number of futuristic items that now exist, including video phones (ok, Zoom, Skype and FaceTime calls), personal drones, mobile payment devices, biometric devices, and even a hoverboard (tested by Tony Hawk, no less) — and yes, it will go over water.

More information is available at:  
[money.com/back-to-the-future-day-predictions-accuracy/](https://money.com/back-to-the-future-day-predictions-accuracy/)  
 and at:  
[www.bloomberg.com/news/articles/2015-10-21/30-things-back-to-the-future-ii-got-right-or-wrong-about-october-21-2015](https://www.bloomberg.com/news/articles/2015-10-21/30-things-back-to-the-future-ii-got-right-or-wrong-about-october-21-2015).

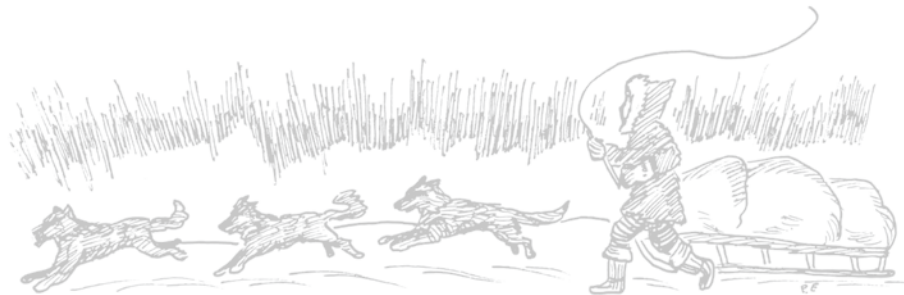
**YCOA**  
**Membership**  
**as a gift?**



**what**  
**a great**  
**idea!**

# LAST TRAIL

Margaret Carpenter	October 26, 2019	Whitehorse
Walter Otto Hinnek	January 27, 2020	Dawson City
Mario D'Agnolo	January 31, 2020	Whitehorse
Elizabeth Joan Hetherington	February 5, 2020	Whitehorse
Maurice John Byblow	February 11, 2020	Whitehorse
Eugene "Dennis" Bellmore	February 13, 2020	Carmacks
Grace Joy Tyerman	February 13, 2020	Mayo
Jean Cook	February 14, 2020	Whitehorse
Donald Frederick Green	February 15, 2020	Whitehorse
Cora Grant	February 16, 2020	Whitehorse
Arthur Carsten Christenson	February 20, 2020	Whitehorse
Shirley Ann (Jackson) Clark	February 24, 2020	Whitehorse
Ileene Mary McKinnon	February 25, 2020	Marsh Lake
Anne Vezina	February 26, 2020	Whitehorse
Ian William Smith	February 28, 2020	
May Hume	March 3, 2020	Whitehorse
Candice Jean Scott	March 6, 2020	Saskatoon, SK
Curtis Leigh Time	March 7, 2020	Costa Rica
Dorothy Marie Turnbull	March 8, 2020	Trail, BC
Clifton Thomas Robertson	March 23, 2020	Whitehorse
Eleanor Velarde	March 25, 2020	Whitehorse
Donna Patricia Swales	April 1, 2020	Whitehorse
Michael (Mike) Hogan	April 2, 2020	Osoyoos, BC
Lionel (Buck) Cardinal	April 11, 2020	Whitehorse
Jean "Jill" Hegg	April 12, 2020	Minnesota, USA
Kenneth Stuart McNevin	April 16, 2020	Teslin
Dennis "Duke" Connelly	April 16, 2020	Whitehorse
Robert Herschel Smith	April 18, 2020	Carcross
Margaret Lillian Campbell	April 19, 2020	Nova Scotia
Laurie Ellen Leiske	April 19, 2020	Whitehorse
Garry Nelson	April 22, 2020	Whitehorse
Leonard John Parisien	April 23, 2020	Atlin, BC
Phyllis Smith	April 25, 2020	Haines Jct.
Gene Drzymala	April 25, 2020	Salt Spring Island
Ruth McCauley	April 26, 2020	Whitehorse





# Membership Application

Name: \_\_\_\_\_

Renewal:       New Application:

Mailing Address:

Street or P.O. Box: \_\_\_\_\_ Apt: \_\_\_\_\_

City or Town: \_\_\_\_\_

Territory or Province: \_\_\_\_\_

Postal Code: \_\_\_\_\_

Telephone Number: \_\_\_\_\_

Email Address: \_\_\_\_\_

Date of Birth: \_\_\_\_\_

Day / Month / Year

- Please include my name in the Sourdough Chronicle Newsletter birthday announcements.  
(only the month and day of birth will show)

**Membership** entitles you to receive our newsletters, and full voting privileges at the Annual General Meeting (for members in Yukon).

**The membership fee is \$10/year per person.**

(April 1st to March 31<sup>st</sup> the following year)

Please remit your payment to: Yukon Council on Aging  
4061B 4<sup>th</sup> Avenue  
Whitehorse, Yukon Y1A 1H1

Office Hours are: Monday to Friday: 9:00 am to 1:00 pm.

**For office use only:**

Receipt Number: \_\_\_\_\_ Amount Paid: \_\_\_\_\_ Membership Expires: March 31, 20\_\_

Entered    Date: \_\_\_\_\_     General Member     Associate Member

**COVID cleaning?  
Want to get rid of stuff? We can help.**

The Golden Age Society is offering a new service. Susan Berndt will sell your "stuff" on the internet for you for a fee. So far she has sold dozens of items. Some items have sold in under an hour and some are sold and picked up the same day. You save time, can get your apartment or house cleaned up, get some cash, and you don't need to risk contact with a complete stranger when you are trying to self-isolate. For more information, please contact Susan Berndt at 668-5538. You can leave a message if she isn't in and she will get back to you.



**Notices and Postponements**

*Foot Clinic  
postponed  
until further  
notice.*

**YCOA AGM  
Postponed**  
New date to be  
announced at later date

Support for this  
Newsletter is provided by:

**Yukon**

Health and Social Services



Yukon Order of Pioneers  
(YOOP) Ladies' Auxiliary

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