# Sourdough Chronicle

**Yukon Seniors' Newsletter** **Volume 47 Issue 2** **Summer 2026**

Summer arrives like a sudden, brilliant flash of warmth,
only to slip away like a whisper before you've even had the chance to catch your breath.

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**Sourdough Chronicle**

**Yukon Senior's and Elders Quarterly**
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# Editorial

Dear Readers,

Summer has finally arrived in the North! It is that beautiful time of year when the days are endless, the midnight sun warms our spirits, and we get to enjoy everything our territory has to offer. I hope you are all taking some time to step outside, soak up some well-deserved Vitamin D, and enjoy the fresh air. Just remember to pack the bug spray—those bloodthirsty Yukon mosquitoes are out in full force and looking for their own version of a summer feast!

But while we embrace the warmth of the season, our latest issue tackles some cooler, harder truths facing our community. Lately, one of the most frequent and pressing questions echoing through the territory is simple yet heartbreaking: ***"Where can I find a place to live?"***

In this edition, we explore the "middle-income gap" facing Yukon seniors. It's a growing and frustrating crisis. Many older adults find themselves caught in a challenging limbo: they can no longer maintain their independent family homes, yet they don't qualify for low-income housing. This leaves a massive shortage of affordable, accessible options in the middle.

We also take a close look at how the Canada Pension Plan (CPP) and Old Age Security (OAS) interact, specifically shedding light on the unexpected "**clawback**." For seniors who sell a home or return to work just to cover daily expenses, a single year of higher income triggers a **clawback** that penalizes them for a full 12-month cycle. It can feel like a punishment for a lifetime of hard work, drastically altering a senior's financial landscape overnight.

These are not easy conversations to have, but they are vital if we want to build a community that truly supports us at every stage of life.

Take time to relax, recharge, and enjoy the moments that matter most. Enjoy a good laugh, good company and take time to care for yourself and those around you. Wishing you all a safe, healthy, and happy summer!

Donna English /Editor

"A perfect summer day is when the sun is shining, the breeze is blowing, the birds are singing, and the lawnmower is broken."

– James Dent

# President's Report

Summer 2026

The leaves are turning green and the summer is just around the corner. After a long winter, I know many of us are looking forward to brighter days, warmer weather, and time to enjoy all that this season brings.

Following our May AGM, there have been a few changes to the YCOA Board. I would like to extend heartfelt thanks to Michelle Christensen-Toews and Neil Salvin for their service and contributions on our Board. We are also very pleased to welcome Lynne Morris and Susan Mooney and look forward to the experience and energy they will bring to our Board.

The Board is excited to begin developing an implementation work plan based on the Strategic Plan presented at the May AGM. This work will help guide us as we continue supporting Yukon Seniors and Elders and strengthening our community connections. As YCOA was founded in 1978, we are also looking ahead with pride to celebrating our 50th anniversary in 2028.

Our Learning for Life Coordinator, Linda Casson's term is up and we will be looking for a new Coordinator over the summer. Thank you Linda for your work on L4L. If anyone has some ideas for Learning for Life sessions, we would love to hear from you. Please let Brenda in our office know. We offer eight sessions each year between October and April.

This fall and winter, we will be updating the "Information Please…" booklet, with printing planned for March 2027. This helpful guide shares information about programs and services for Yukon Seniors' and Elders, and we know it continues to be a valued resource in our community.

Our office is open over the summer, and we are here to help. If you need assistance or have questions about seniors' services, please feel free to stop by and see Sandra Richardson in the Seniors' Home and Yard Maintenance Program or Brenda Hansen in the Seniors' Information Centre.

I hope everyone has a wonderful summer filled with rest, connection, and time to enjoy the season.

With warm regards,

Penny Rawlings, YCOA President

"Rest is not idleness, and to lie sometimes on the grass under trees on a summer's day, listening to the murmur of the water, or watching the clouds float across the sky, is by no means a waste of time." **John Lubbock**

# Senior Information Office

Navigating the complexities of life, accessing vital support, and staying informed can present unique challenges. Thankfully, the **Seniors' Information Centre** is here to offer personalized assistance.

The **Seniors' Information Centre** is far more than just a place to pick-up pamphlets. It is a welcoming space where caring, knowledgeable staff provide direct, one-on-one support.

One of the most invaluable services offered is **guidance**. Whether it's understanding the nuances of local social services, deciphering the latest pension and financial assistance programs, or gaining clarity on health benefits, the **Seniors' Information Centre** helps seniors cut through the jargon to make complex information truly accessible.

Beyond providing information, the **Seniors' Information Centre** takes a hands-on approach by offering dedicated assistance with form completion. Many government and benefit applications can be daunting, filled with complicated questions and requiring specific documentation. For anyone who finds this process overwhelming, staff are here to patiently guide you through every single step, ensuring applications are filled out and submitted on time. This direct help can make all the difference in a senior's ability to access the benefits they are entitled to.

All services are completely free and confidential, ensuring seniors receive the help they need in a welcoming and safe environment.

**Seniors' Information Centre**
Toll Free: 1-866-582-9707
Phone: (867) 668-3383

## DATES & DEADLINES

**June 30, 2026 Yukon Dental Program Expiry**
Territorial coverage ends. Re-apply with your latest Notice of Assessment to stay covered.

**July 1, 2026 Pioneer Utility Grant Opens**
New 2026 application forms are released. The window to apply runs until Dec 31.

**July 1, 2026 OAS / GIS Rate Adjustment**
Federal benefit amounts are automatically updated for inflation.

**July 3, 2026 New Federal Groceries Benefit**
First payment of the new quarterly "Canada Groceries & Essentials Benefit" is issued automatically if taxes were filed.

**Fall 2026 Whitehorse Utility Rebate**
Applications open for the city property utility rebate (adjusted to $250 this year).

**2026 CPP & OAS PAYMENTS**

**June 26** (Friday)

**July 29** (Wednesday)

**August 27** (Thursday)

**Missed the Federal Dental Renewal?**
If you missed the June 1 renewal for the **Canadian Dental Care Plan (CDCP)**, coverage stops June 30. Re-apply online or by phone ASAP to restart your benefits.

If you need help filling out any of these forms, the Senior Information Center is here to help you!

# Seniors' Home and Yard Maintenance Program

Many seniors are able to live independently in their own homes but need a **little extra help** keeping up with property maintenance. Our referral service connects you with skilled, vetted local workers who can assist with a variety of light household and yard tasks.

**Services Offered**

Our workers can help with small household or outdoor jobs, including:

**Yard & Lawn Care:**

Mowing, raking, and general yard maintenance.

**Cleaning & Organizing:**

Deep cleaning, ongoing cleaning schedules, and decluttering.

**Handyman Tasks:**

Repairing leaky taps or putting up shelves.

**Please Note:* *We do not undertake large projects or renovations.*

**How It Works**

**Local Pairings:**

Whenever possible, we match you with a worker who lives right in your neighbourhood.

**Safety First:**

For your peace of mind, every worker has a clean Vulnerable Sector Check through the RCMP.

**Flexible Pricing:**

Our recommended rate is **$30.00 per hour**, but the final price is negotiated directly between you and your worker.

Do you want to **apply for services** or find out more about getting paired with a worker?

There is a **standard client application form** to fill out, which asks for basic details about the type of help needed, scheduling preferences, and any household details (such as pets) to ensure a great match with a local worker.

**Here is how to apply:**

**By Phone:**

Call the Home & Yard Maintenance Coordinator directly at **(867) 667-4357**.

**In Person:**

You can drop by the Home & Yard Maintenance Program office at **4061B – 4th Avenue** in Whitehorse. Office hours are Monday to Friday, 9:00 AM to 1:00 PM.

**By Email:**

Send us an email at **ycoahy@yknet.ca**

**Home & Yard Maintenance Program** excited to announce that we have received an **extension** for the additional **Emergency Funding Grant of $5,000** to assist seniors in need with small home or yard projects, including light repairs, cleaning, and gardenwork.

If you or someone you know is facing challenges due to health concerns, limited support, or a fixed or low income, and may need some assistance, please visit the **Seniors' Home & Yard Program** for more details or phone **(867) 667-4357.**

This temporary funding (**September 30th, 2026**) for seniors is available **up to $120.00 per household** and will be **offered on a first-come, first-served basis.**

# Your Summer Horoscope

**Aries (Mar 21 – Apr 19)**

A burst of energy has you tackling that garden project you've been putting off. Your knees may disagree, but your tomatoes will thank you. Lucky day: Thursdays.

**Taurus (Apr 20 – May 20)**

Summer brings comfort and good company. Expect a surprise invitation to a potluck—bring your famous casserole. Romance is in the air at the farmers' market.

**Gemini (May 21 – Jun 20)**

Your social calendar is bursting. Old friends reconnect and new ones appear at the community centre. A phone call in July brings wonderful news. Stay curious.

**Cancer (Jun 21 – Jul 22)**

Home is where your heart is this summer. A decluttering spree uncovers treasures you forgot you had. Family gatherings bring warmth and maybe a little drama.

**Leo (Jul 23 – Aug 22)**

The spotlight finds you at every summer event. Volunteer for something new—your leadership shines. August holds a delightful surprise involving grandchildren.

**Virgo (Aug 23 – Sep 22)**

Your practical nature serves you well as you plan summer trips and outings. A new hobby catches your eye in June. Don't overthink it—just sign up and enjoy.

**Libra (Sep 23 – Oct 22)**

Balance is your superpower this season. A morning walk routine does wonders for body and spirit. July is ideal for mending fences—literal or otherwise.

**Scorpio (Oct 23 – Nov 21)**

Deep conversations over iced tea lead to meaningful connections. A mystery novel keeps you up past bedtime. Trust your instincts about a financial decision in August.

**Sagittarius (Nov 22 – Dec 21)**

Adventure calls! A day trip turns into the highlight of your summer. Pack a picnic and bring a friend. The stars favour travel in late July—even a scenic drive counts.

**Capricorn (Dec 22 – Jan 19)**

Summer slows your pace in the best way. A long-postponed project finally comes together. Someone younger seeks your wisdom—share it generously over coffee.

**Aquarius (Jan 20 – Feb 18)**

Your inventive spirit sparks joy in others. Try a new recipe or craft—you'll surprise yourself. Community events in June open doors to kindred spirits.

**Pisces (Feb 19 – Mar 20)**

Dreamy summer days suit you perfectly. Spend time near water whenever you can. A creative pursuit brings unexpected praise. August is your month to shine.

**The word "summer" comes from the Old English term "sumer," describing the season's arrival.**

## Your Sudoku Fix

| | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| | | | 1 | 8 | | 6 | | 7 |
| 7 | 9 | 6 | 4 | | | | | 2 |
| | | | | | | | | |
| | 2 | | | | 6 | 9 | | 4 |
| | | | | 1 | | | | |
| 8 | | 5 | 3 | | | | 2 | |
| | | | 2 | | | | | |
| 1 | | | | | 3 | 2 | 7 | 5 |
| 2 | | 7 | | 4 | 8 | | | |

# Happy Birthday

| | | |
|---|---|---|
| Valerie | Whelan | Jun 02 |
| Ken | Bloor | Jun 05 |
| Elsie | Bagan | Jun 06 |
| Julia | Farr | Jun 06 |
| Joan | Styba | Jun 06 |
| Brenda | Caley | Jun 07 |
| Christian | Gill | Jun 09 |
| Ron | Pond | Jun 09 |
| Lee | Pugh | Jun 13 |
| Joe | Trerice | Jun 16 |
| Geraldine | McGovern | Jun 17 |
| Trish | Eigeard | Jun 20 |
| Pat | Townsend | Jun 20 |
| Madeline | Boyd | Jun 21 |
| Amelia | Grandy | Jun 21 |
| Merton | Friesen | Jun 24 |
| loveth | Odobor | Jun 25 |
| Jeff | Schamber | Jun 25 |
| Wanda | Leaf | Jun 27 |
| George | Moore | Jun 27 |
| Terry | Wilkinson | Jun 29 |
| Wayne | Riehl | Jul 02 |
| Ben | Schonewille | Jul 04 |
| Peter | Eigeard | Jul 05 |
| Ray | Kitz | Jul 07 |
| Carol | Blackburn | Jul 13 |
| Rosemarie | Murdoch | Jul 15 |
| Ken | Anderson | Jul 18 |
| Dorothy | Corcoran | Jul 19 |
| Jon L. | Magnusson | Jul 21 |
| Vic | Sokalski | Jul 22 |
| Bernice | Irving | Jul 26 |
| Edwin D. | Campbell | Jul 28 |
| Bonnie | Duffee | Jul 28 |
| Martie | Welsh | Jul 28 |
| Janbro (Janet) | Brault | Jul 29 |
| Stella | Martin | Jul 29 |
| Hester | Wheelton | Aug 02 |
| Joseph R. | Mewette | Aug 03 |
| Eileen | Close | Aug 06 |
| Doug | Hoffmann | Aug 08 |
| Barry | Hunter | Aug 08 |
| Amy | Kinzner | Aug 09 |
| Peter | Wojtowicz | Aug 09 |
| Arla | Repka | Aug 10 |
| Linda | Gerrand | Aug 11 |
| Mary | McBee | Aug 12 |
| Sandra | Neill | Aug 12 |
| Tracy | Snell | Aug 12 |
| Mary | Mickey | Aug 15 |
| Fae | Jamieson | Aug 16 |
| Rose Anne | Stewart | Aug 19 |
| Ruth (Edith) | Armson | Aug 20 |
| Alex | Pratt | Aug 20 |
| Andrew | Williams | Aug 24 |
| Donna | Evans | Aug 26 |
| Joe | Bachofen | Aug 29 |
| Shari | Godfrey | Aug 30 |

I'm at the age where my birthday suits..... Needs ironing!

# Understanding Canada's Public Retirement System: History and Evolution

Canada's public retirement system rests primarily on two pillars: the **Canada Pension Plan (CPP)** and **Old Age Security (OAS)**. While both are widely regarded as stable today, their long-term sustainability remains a topic of discussion as Canada's population ages.

## The Origins and Evolution of Old Age Security (OAS)

Canada's first public pension program was the *Old Age Pensions Act* of **1927**. It was a strict, means-tested benefit for British subjects aged 70 and older. In **1951**, the federal government replaced this limited approach with the *Old Age Security Act*, which established a universal, non-means-tested pension for Canadians aged 70 and older, funded through general tax revenues .By the late 1960s, the eligibility age was lowered to 65, and in **1989**, a recovery tax (or "clawback") was introduced for higher-income seniors to control federal costs.

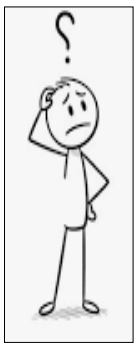
Today, OAS is still funded directly through **federal tax revenue** rather than an investment fund. As the number of retirees grows, rising costs continue to prompt policy discussions about adjusting eligibility ages, benefits, or taxation thresholds.

## The Creation and Reform of the Canada Pension Plan (CPP)

Established in **1965**, the CPP is an earnings-related social insurance program funded by workers and employers. It was originally designed to replace **25%** of a worker's lifetime earnings, but demographic changes put the plan under serious pressure by the mid-1990s.

In **1997**, federal and provincial governments restructured the plan to restore its long-term stability. They raised contribution rates and created the **CPP Investment Board (CPPIB)** to invest CPP funds in global markets, moving the plan to a market-based, partially funded model. A phased enhancement began in **2019** to gradually increase retirement benefits to **33.3%** of pre-retirement earnings. According to the Office of the Chief Actuary, these reforms have made the CPP sustainable for the foreseeable future.

The key challenge remains demographic: fewer workers supporting more retirees. As policymakers explore ways to balance fairness and adequacy, the practical takeaway for Canadians is clear—supplementing public pensions with personal savings is more vital than ever.



**When you start** collecting your **CPP pension** determines how much you will receive monthly.

| Timeframe | Monthly Change | Yearly Change | Maximum Impact |
|---|---|---|---|
| **Before Age 65** (Early) | **-0.6%** per month | **-7.2%** per year | **-36%** total (if taken at age 60) |
| **At Age 65** (Baseline) | *No adjustment* | *No adjustment* | **100%** of your standard amount |
| **After Age 65** (Delayed) | **+0.7%** per month | **+8.4%** per year | **+42%** total (if taken at age 70) |

These adjustments are **permanent for life** once you start.

# Understanding the Clawback

## OAS Clawback Limits (2026 Tax Year)

The **Old Age Security (OAS) clawback** (recovery tax) is triggered when an **individual's net income exceeds** a specific minimum threshold. For the **2026 tax year**, the minimum income threshold is **$95,323**.

**Clawback Thresholds & Maximum Income Limits**

Income above the minimum threshold triggers a **15% recovery tax**. OAS benefits are eliminated once net income reaches the following maximum limits:

- **Ages 65 to 74:** $154,708
- **Ages 75 and older:** $160,647 *(Higher due to the 10% base pension increase)*

**How It's Calculated**

Every dollar earned over the **$95,323** threshold reduces the annual OAS benefit by **15 cents**.

**Example:**

If your net income is **$100,323** ($5,000 over the threshold):

- **Total Annual Clawback:** $750
- **Monthly Pension Reduction:** $62.50

**Implementation Timeline**

The Canada Revenue Agency (CRA) uses the previous year's tax return to adjust your current OAS payouts.

Canada has about 8 – 8.1 million people aged 65+ (as of July 2025)
About 7 million people in Canada currently receive OAS benefits
About 6.4 million people aged 60+ are receiving CPP Retirement Pensions

## Pioneer Utility Grant (PUG) Applications Open July 1

The **Pioneer Utility Grant (PUG)** is available to Yukon seniors aged 65 and older to help offset winter home heating costs. The grant applies to both homeowners and renters, covering fuel oil, electricity, wood, propane, or pellets used for a primary residence.

**Key Details for 2026:**

**Application Period:** Officially opens on **July 1, 2026**.

**Grant Amounts:** Eligible seniors living within Whitehorse city limits can receive up to **$1,340.94.** (Rural residents may receive up to $1,475.04.)

**Requirement:** An annual application is required, along with your 2025 Canada Revenue Agency (CRA) Notice of Assessment to verify income eligibility.

## Health Tip: The Power of a 10-Minute Stroll

You don't need to run marathons to reap the benefits of movement. Just a **10-minute walk** after a meal can do wonders for your body.

- **Improves digestion:** Helps move food through your system smoothly.
- **Lowers blood sugar:** Muscles soak up glucose as you walk.
- **Boosts mood:** Even a short dose of fresh air and motion releases feel-good endorphins.

Next time you finish lunch, lace up your shoes and take a quick stroll around the block!

A little silver-haired lady calls her neighbour and says, "Please come over here and help me. I have a killer jigsaw puzzle, and I can't figure out to get started."

Her neighbor asks, "what is it supposed to be when it's finished?"

The little silver-haired lady says, "According to the box, it's a rooster."

Her neighbor decides to go over and help with the puzzle. She lets him in and shows him where she has the puzzle spread all over the table.

He studies the pieces for a moment, then looks at the box, then turns to her and says, "First of all, no matter what we do, we're not going to be able to assemble these pieces into anything that resembles a rooster."

He takes her by the hand and says, "Secondly, I want you to relax. Let's have a nice cup of tea, and then," he said with a deep sigh…….

"and let's put all the Corn Flakes back in the box."

## 80s Movies

| | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| B | I | G | A | N | D | H | I | L | T | N | E | Y | A |
| A | J | Y | R | O | L | G | N | O | R | T | W | X | T |
| T | E | H | G | O | O | N | I | E | S | I | W | N | F |
| M | N | S | Y | C | B | P | B | U | T | L | A | O | R |
| A | A | N | D | O | B | O | E | N | R | S | R | O | A |
| N | L | I | I | C | D | D | E | E | I | S | G | T | N |
| U | P | L | E | Y | A | S | D | L | P | D | A | A | C |
| G | R | M | H | M | S | S | K | A | E | I | M | L | E |
| P | I | E | A | J | B | W | T | L | S | N | E | P | S |
| O | A | R | R | T | O | O | T | S | I | E | S | S | O |
| T | M | G | D | O | O | E | C | A | F | R | A | C | S |
| P | R | E | D | A | T | O | R | S | P | L | A | S | H |

AIRPLANE
AMADEUS
BATMAN
BIG
BODY HEAT
COCOON
DAS BOOT
DIE HARD
DINER
FRANCES
GANDHI
GLORY
GOONIES
GREMLINS
PLATOON
PREDATOR
RAIN MAN
RAN
REDS
SCARFACE
SILKWOOD
SPLASH
STRIPES
TAPS
TOOTSIE
TOP GUN
TRON
WARGAMES
WITNESS
YENTL

## Mindful Moment: The Art of Doing Nothing

In a world that is always rushing, there is immense value in the Italian concept of *il dolce far niente*—**the sweetness of doing nothing**. Tomorrow morning, try sitting with your coffee or tea for just five minutes without looking at a phone, reading the paper, or planning your day. Just look out the window, watch the birds, and breathe. You might be surprised by how peaceful it feels.

# A Past Flash

One of the most enduring faces of that era is **Smokey Bear**, the familiar black bear in blue jeans and a ranger hat. While he became a trusted figure across Canada and here in the Yukon, his journey north is a fascinating story of wartime beginnings and cultural connection.

**Smokey** originated in the United States in August 1944, created by the U.S. Forest Service and the Wartime Advertising Council during World War II. With most firefighters serving overseas, protecting domestic forests became critical. Early campaigns leaned on fear-driven messages, but these failed to resonate with families.

The turning point came through Hollywood. Walt Disney's **Bambi**, with its unforgettable forest fire scene, showed how deeply people, especially children, connected with animal characters. After briefly borrowing Bambi for **fire prevention ads**, officials created their own figure: a **strong** yet **friendly bear** who felt both trustworthy and relatable. Smokey's famous slogan, "**Remember… Only YOU can prevent forest fires**," followed in 1947.

While the illustrated character was already highly popular, the campaign became legendary in **1950** due to a real-life event. A devastating wildfire swept through the **Capitan Mountains** in **New Mexico**.

Firefighters **rescued** a tiny, **orphaned black bear cub** that had survived the blaze by clinging to the charred trunk of a tree. The poor cub had badly **burned paws** and **hind legs**

**Smokey** officially arrived in **Canada in 1956**, when the **Canadian Forestry Association** adopted him for national wildfire prevention efforts. With the federal government overseeing fire protection in the **Yukon** at the time, **Smokey's** image soon appeared in posters, booklets, and educational programs across northern communities.

By the **1960s** through the **1980s**, Smokey was a regular **part of Yukon** life. Many recall visits from fire prevention officers bringing a costumed Smokey into schools, handing out pins and teaching children how to safely **put out campfires**. He also became a highlight of the **Whitehorse Canada Day Parade**, riding through town atop fire trucks and waving to cheering crowds.

While modern wildfire messaging has shifted toward local branding and practical tools like "**Fire Danger Today**" signs, Smokey Bear's legacy endures. For generations of Yukoners, that friendly bear with a shovel helped instill a **lasting respect for the forests** that surround their northern **home**.

*The real orphan cub rescued in New Mexico, 1950. Source: Smokey Bear*

"I just love how they come individually wrapped to seal in the flavor."

## Senior Stumpers

9. A sandwich and a coffee cost **$1.10** in total. The sandwich costs **$1.00 more** than the coffee.

How much does the coffee cost?

"I wonder what it would be like to live in a world where it was always June."
**L.M. Montgomery** (*Anne of the Island*)

**Disclaimer: The views expressed in this opinion piece are those of the author. YCOA has not taken an official position on the matters discussed.**

# Trapped in the Gap: Is Yukon's Housing Policy is Failing Our "Missing Middle" Seniors?

Opinion: By Donna English

As our generation enters retirement, we face a deeply stressful question: **If I sell my family home, where on earth do I go next?** On paper, the government's housing strategy looks great. It tells seniors to "downsize" to free up large houses for younger northern families. But when you try to follow that advice, a frustrating truth emerges. The system isn't broken—it just **wasn't built for the average middle-class senior.**

**The Whitehorse Reality**

Imagine a senior in Whitehorse. They sell their family home to escape the exhausting upkeep and walk away with **$100,000+ in nest-egg assets** to support their retirement.

Then, the harsh reality of the open market sets in:

- **No Subsidized Housing:** Because they have over $100,000 in assets, they don't qualify for Yukon Housing. Their modest lifetime savings completely lock them out of public seniors' residences.
- **No Specialized Help:** They don't fit the strict income rules for targeted government programs.
- **A Brutal Private Market:** They are forced onto the open rental market, where the latest local data shows a near-zero vacancy rate for apartments (0.9%) and an absolute **0.0% vacancy rate for condominiums.**

Instead of finding peace of mind, this senior ends up competing with hundreds of younger renters for a handful of open doors, watching their hard-earned equity evaporate.

**The Home Care & Modification Illusion**

Why does this gap exist? The government focuses heavily on "aging in place," and that Yukon Home Care doesn't look at your assets. But there is a massive catch: eligibility is strictly based on **assessed medical need.**

If you are simply slowing down and need help with basic everyday chores—like house cleaning, laundry, or meal preparation—**Yukon Home Care will turn you away.** The territory prioritizes clinical medical needs, meaning government workers only step in for hands-on personal care like bathing or surgical recovery. For a senior struggling to push a heavy vacuum or stand at a hot stove, the official solution is to hire private help, which in Whitehorse costs a premium rate of $35 to $50+ an hour out-of-pocket.

Worse yet, by downsizing into a private rental, **seniors immediately lose access to vital mobility upgrade benefits.** As a homeowner, you can qualify for the Yukon Home Repair Program's **$30,000 accessibility grant** to install wheelchair ramps, widen doorways, or put in walk-in showers. The moment you become a private renter, that grant drops to **$0**. Renters are entirely dependent on finding a rare unit that is already accessible or begging a landlord for permission to make alterations out of their own pocket. Staying put quickly transforms into an exhausting trap, while moving means losing all government safety nets.

## The Downsizing Contradiction

The root of the problem is that our housing market has split into two extremes. Low-income seniors have subsidized housing, and wealthy seniors can afford luxury private care. The **"Missing Middle"** falls squarely through the cracks. The government tells us to downsize, but intermediate places to move *into* do not exist. According to the Yukon Bureau of Statistics, the median rent for a basic private apartment is **$1,302 to $1,370 a month**. If you need a single-level home with an elevator or no stairs—like a townhouse or condo—the median rent skyrockets to **$1,930 to $2,025 a month**, plus utilities. In fact, current City reports show that the average *advertised* price for an available rental has escalated to a shocking **$2,350 a month**

If a senior rents a modest, accessible condo at $2,025 a month, they will spend over **$24,000 a year just on rent.** In just four short years, that $100,000 nest egg is completely gone. Furthermore, **why should a senior have to become a landlord?** Expecting retirees to build backyard suites, manage tenants, and handle emergency repairs is a stressful career change, not a retirement.

**Fixing the System**

Local groups are trying to bridge this gap, but they face a massive uphill battle. A prime example is **Rowan Place**, a proposed 75-unit seniors' housing development in Whitehorse designed for low- to middle-income retirees. It aims to combine independent apartments with shared services like communal meals and light housekeeping. However, because it is neither fully subsidized nor a high-profit private build, it sits in a policy gray zone, leaving the project struggling to get off the ground while our senior population grows rapidly.

This isn't about taking resources away from vulnerable households who genuinely need them. But we can no longer ignore the massive demographic that is too secure for subsidies, yet not rich enough for the private market. Without practical, mid-range choices, seniors will be forced to stay in unsafe homes until a medical crisis—like a severe fall—forces them into the hospital, costing our healthcare system far more in the long run. Our territory's current policy leaves middle-class seniors with a stark choice: stay until you fall or leave the Yukon entirely. It is time for policymakers to fix the middle. Moving into a manageable, supportive seniors' home shouldn't be the hardest thing to achieve in the North.

# Camels once evolved in the Yukon—not in deserts!

When we think of camels, our minds usually drift to images of the scorching Sahara or the vast, dry deserts of the Middle East. However, remarkable discoveries right here in our own backyard tell a much different story. One that places the Yukon at the very heart of the camel's family tree.

Nearly 3.5 million years ago, the Yukon was home to a creature known as the Yukon giant camel. Far from a desert dweller, this ancestor lived in a chilly, forested Arctic environment. Despite the cold, these giants thrived, standing about a third taller than the camels we recognize today. For decades, fossilized fragments of legs and toes were collected from the frozen ground and riverbanks of the Old Crow Basin, though their true identity remained a mystery for over a century.

It was only through modern chemical analysis that scientists realized these fossils belonged to the pioneers of the camel species. This revelation flipped our understanding of evolution on its head.

It turns out that the camel's most famous trait, like the humps used to store fat and wide feet for stability, were not originally designed for sand. Instead, they were likely adaptations for surviving long, dark winters and trekking through deep Arctic snow.

These hardy northerners eventually began a massive journey, migrating out of North America across the Bering Land Bridge. As they spread into Asia and Africa, they brought their survival skills with them, eventually adapting to the heat of the desert. Today, the fossils found along the Old Crow River serve as a proud reminder of the Yukon's prehistoric importance, proving that the "ship of the desert" actually began its voyage in the snowy forests of the North.

## Age by Numbers: How old are you really?

| Age Milestone | Days Old | Hours Old | Minutes Old | Seconds Old |
|---|---|---|---|---|
| 55 Years Old | 20,089 | 482,136 | 28,928,160 | 1,735,689,600 |
| 60 Years Old | 21,915 | 525,960 | 31,557,600 | 1,893,456,000 |
| 65 Years Old | 23,741 | 569,784 | 34,187,040 | 2,051,222,400 |
| 70 Years Old | 25,567 | 613,608 | 36,816,480 | 2,208,988,800 |
| 75 Years Old | 27,394 | 657,456 | 39,447,360 | 2,366,841,600 |
| 80 Years Old | 29,220 | 701,280 | 42,076,800 | 2,524,608,000 |
| 85 Years Old | 31,046 | 745,104 | 44,706,240 | 2,682,374,400 |
| 90 Years Old | 32,872 | 788,928 | 47,335,680 | 2,840,140,800 |
| 95 Years Old | 34,699 | 832,776 | 49,966,560 | 2,997,993,600 |
| 100 Years Old | 36,525 | 876,600 | 52,596,000 | 3,155,760,000 |

**Another Fun Fact**

- **The Centenarian Stretch:** Reaching the incredible milestone of 100 years means celebrating over **3 billion seconds** of life, encompassing exactly 25 bonus leap-year days!

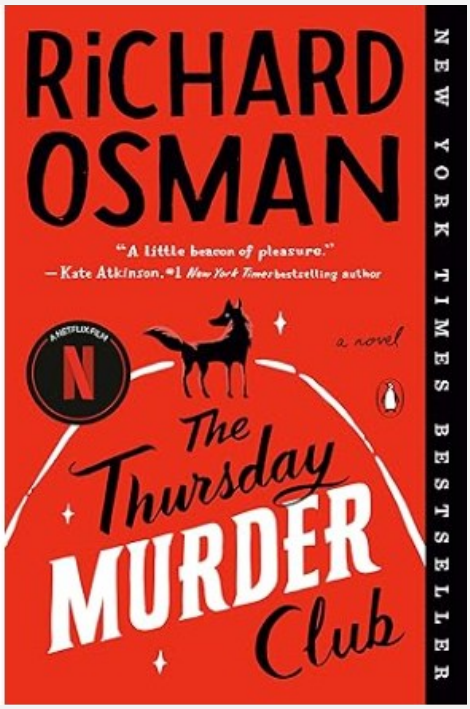
1. What has hands but cannot clap?
2. I am light as a feather, yet the strongest person cannot hold me for much more than a minute. What am I?
3. What goes up but never comes down?
4. Why did the golfer bring two pairs of pants?
5. What do you call a fake noodle?
6. Why do seniors love a good rocking chair?
7. How does a cucumber become a pickle?
8. Why did the bicycle fall over?

# Last Trails

| | | | |
|---|---|---|---|
| Alan Wilfred | Alcock | Apr 12, 2026 | Whitehorse |
| Terry | Atkins | Apr 30, 2026 | Whitehorse |
| Robert "Bruce" | Barry | Mar 26, 2026 | Faro |
| Ronald Frederick James | Brown | Apr 20, 2026 | Victoria / Whitehorse |
| Stephen Anthony | Clarke | May 3, 2026 | Whitehorse |
| Lyle George | Coleman | Mar 16, 2026 | Whitehorse / Atlin |
| Alexander Charles | Comadina | Apr 18, 2026 | Calgary / Whitehorse |
| Kenneth Lucien | de la Barr | May 8, 2026 | Whitehorse |
| Alan John | Dibbs | Dec 12, 2025 | Whitehorse |
| Ralph (Fitz) Bernard | Fitzsimmons | Mar 22, 2026 | Whitehorse |
| David (Smiley) Nelson | Ford | Mar 25, 2026 | Whitehorse |
| David | Griffen | Jan 8, 2026 | Tagish / Marsh Lake |
| Anna Marie | Hamilton (Née Meldrum) | Feb 9, 2026 | Whitehorse |
| Maxine Ann | Hansen | Feb 11, 2026 | Whitehorse/Calgary |
| Elayne | Hurlburt | Apr 22, 2026 | Haines Junction |
| John "Jr" Bruce | Jarvis | Feb 6, 2026 | Whitehorse |
| Lorraine B. | Joe (nee Jobin) | Feb 25, 2026 | Whitehorse |
| Linda Clare | Kearn | Jan 11, 2026 | |
| Daniel (Dan) Alan | McDiarmid | Mar 14, 2026 | Whitehorse |
| Mary | McKanachaa | Mar 22, 2026 | Whitehorse/Prophet River |
| Greg | Meredith | Mar 3, 2026 | Whitehorse |
| Jacqueline Bernadette | Mewett | Mar 1, 2026 | Whitehorse |
| David (Smiley) | Nelson Ford | Mar 25, 2026 | Whitehorse |
| Michael | Phillips | Feb 25, 2026 | Whitehorse |
| Harbans "Har" Singh | Randhawa | Mar 6, 2026 | Faro/Mayo/Whitehorse |
| Rusty | Reid | Mar 17, 2026 | Whitehorse |
| Leonard Joseph | Rice | Mar 23, 2026 | Whitehorse |
| Joy Louise | Ross | Mar 12, 2026 | Whitehorse |
| Don | Russell | Jan 24, 2026 | Whitehorse |
| Terrance Alexander | Sakiw | Mar 2, 2026 | Whitehorse |
| Ranjit | Sarin | Apr 19, 2026 | Whitehorse |
| Dale | Schmekel | Mar 7, 2026 | Tagish/Whitehorse |
| Scott | Smith | Mar 16, 2026 | Whitehorse |
| Lisa | Snyder | Jan 31, 2026 | Faro/Whitehorse |
| Laura | Toews | | Whitehorse |
| Angie | Tremblay | Mar 15, 2026 | Whitehorse |
| Sydney "Garry" Garth | Tuckey | Apr 9, 2026 | Whitehorse |
| Paul Brynjulf | Winje | Feb 11, 2026 | Whitehorse |

***"Grief, when it comes, is nothing like we expect it to be."*** – Joan Didion

## Your Summer Read




### The Thursday Murder Club

Who says retirement has to be quiet? In Richard Osman's bestselling novel, ***The Thursday Murder Club*****,** four residents of a peaceful retirement village pass the time by meeting once a week to solve cold cases. But a real life murder happens right on their doorstep. This unlikely quartet, made up of an ex-spy, a retired nurse, a former psychiatrist, and a fierce ex-union leader, springs into action.

Full of sharp British wit, heartwarming friendships, and a genuinely clever mystery, it is a joyful reminder that life's greatest adventures don't have an expiration date.

## Upcoming Dates

**June 21 – National Indigenous Peoples Day**

**June 21 – Summer Solstice**

**July 1 – Canada Day**

**July 1 – International Joke Day**

**July 13 – Embrace Your Geekness Day**

**August 10 – National Lazy Day**

**August 17 – Discovery Day**

**Sept 7—Labour Day**

## Your Sudoku Fix Answer

| | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| 5 | 3 | 2 | 1 | 8 | 9 | 6 | 4 | 7 |
| 7 | 9 | 6 | 4 | 3 | 5 | 8 | 1 | 2 |
| 4 | 1 | 8 | 6 | 2 | 7 | 5 | 3 | 9 |
| 3 | 2 | 1 | 7 | 5 | 6 | 9 | 8 | 4 |
| 6 | 4 | 9 | 8 | 1 | 2 | 7 | 5 | 3 |
| 8 | 7 | 5 | 3 | 9 | 4 | 1 | 2 | 6 |
| 9 | 5 | 3 | 2 | 7 | 1 | 4 | 6 | 8 |
| 1 | 8 | 4 | 9 | 6 | 3 | 2 | 7 | 5 |
| 2 | 6 | 7 | 5 | 4 | 8 | 3 | 9 | 1 |

Did you know that when the Alaska Highway was completed in 1942, it was about 1,700 miles (2,700 km) long, but today, it is only 1,387 miles (2,232 km). This is due to the realignments of the highway over the years, which has rerouted and straightened many sections.

### Answers: Senior Stumpers

1. A clock,
2. Your breath,
3. Your age!
4. In case he got a hole in one.
5. An impasta.
6. It's the closest thing to moving without actually having to get up.
7. It goes through a jarring experience.
8. Because it was two-tired.
9. The coffee costs **$0.05** and the sandwich costs **$1.05** ($0.05 + $1.00). Together, they equal $1.10

**Learning for Life Program**

**Informed * Connected * Engaged**

**Yukon Council on Aging** *believes* that adults who continue learning into their later years are **happier and healthier**!

New sessions will be starting in the fall.
Our office will keep you posted on upcoming sessions.

# Membership Application

Name: _____

Renewal ☐ New Application ☐

**Mailing Address**

Street or P.O. Box: _____ Apartment: _____

City or Town: _____

Territory or Province: _____

Postal Code: _____

Telephone (Home): _____ Telephone (Mobile): _____

Email Address: _____

Date of Birth: _____
Year / Month / Day

☐ Please include my name in the Sourdough Chronicle Newsletter Birthday Announcements (Only the month and day of birth will be shown)

I prefer to receive the Sourdough Chronicle by Post ☐ or Email ☐

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

**The Membership fee is $15/year per person.**
(April 1st to March 31st the following year)

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

**NOTE: E-Transfer is now available**
**Email: ycoabookkeeping@yknet.ca**
**Call (867) 668-3383 or Toll free 1 (866) 582-9707**

**Office Hours are: Monday to Friday - 9:00 am to 1:00 pm - YCOA is closed on Statutory Holidays**

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**For office use only:**

**Receipt Number:** _____ **Amount Paid:** _____ **Membership Expires March 31, 20** ____

**Entered** ☐ **Date:** _____ **General Member** ☐ **Associate Member** ☐

| June 2026 | | | | | | |
|---|---|---|---|---|---|---|
| Su | M | Tu | W | Th | F | Sa |
| | 1 | 2 | 3 | 4 | 5 | 6 |
| 7 | 8 | 9 | 10 | 11 | 12 | 13 |
| 14 | 15 | 16 | 17 | 18 | 19 | 20 |
| 21 | 22 | 23 | 24 | 25 | 26 | 27 |
| 28 | 29 | 30 | | | | |

| July 2026 | | | | | | |
|---|---|---|---|---|---|---|
| Su | M | Tu | W | Th | F | Sa |
| | | | 1 | 2 | 3 | 4 |
| 5 | 6 | 7 | 8 | 9 | 10 | 11 |
| 12 | 13 | 14 | 15 | 16 | 17 | 18 |
| 19 | 20 | 21 | 22 | 23 | 24 | 25 |
| 26 | 27 | 28 | 29 | 30 | 31 | |

| August 2026 | | | | | | |
|---|---|---|---|---|---|---|
| | | | | | | 1 |
| 2 | 3 | 4 | 5 | 6 | 7 | 8 |
| 9 | 10 | 11 | 12 | 13 | 14 | 15 |
| 16 | 17 | 18 | 19 | 20 | 21 | 22 |
| 23 | 24 | 25 | 26 | 27 | 28 | 29 |
| 31 | | | | | | |

# Sourdough Chronicle

## Yukon Seniors' Newsletter

As the endless daylight of our northern summer fills the Yukon, it's the perfect time to embrace the season at your own pace. Whether you are heading out on a scenic road trip, enjoying a community picnic, or simply relaxing in the backyard, remember to stay prepared. A few simple steps—like dressing in comfortable layers, wearing sturdy shoes, and keeping water, bug spray, and your sun protection handy—make all the difference. For peace of mind on your outings, always carry your accessible bear spray, a safety whistle, and if venturing out into the wilderness, always tell someone where you are headed. Look out for one another, stay hydrated, and enjoy every moment of this spectacular wilderness. Have a wonderful, safe, and happy summer!

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