

How to be money-smart in retirement

(NC) Many of us look forward to retirement as an opportunity to pursue new goals or reactivate life-long interests. With the right financial planning, you can be on track to achieve the financial security you need to realize your vision of a comfortable retirement.

By staying informed and taking steps to protect your savings, you are setting yourself on the path to becoming a money-smart retiree. Here are some tips to get you started on the right path:

1. Review your investments based on the timing of when you plan to withdraw your money. As you approach retirement, talk to your financial advisor regularly about your goals and any changes that could affect them.

2. If you're still working, maximize

your pension contributions to give your savings a boost.

3. Assign a power of attorney to someone you trust to handle financial and legal matters on your behalf as you age.

4. Learn about tax credits available to seniors, including pension income credits and disability credits.

5. Educate yourself on elder abuse and fraud. Common forms include burglary, telephone fraud and identity theft. Sadly, most financial fraud committed against older adults involves friends, family, caregivers or social contacts. The more you know, the better you can protect yourself.

For more information, visit IFIC.CA > Investors



How to manage body pain as you age



(NC) Our bodies change as we age. And as much as we'd like to steer clear of long-lasting muscle, joint, back and arthritis pain, we may be unable to dodge these symptoms as time marches on.

So why does this happen? With age, muscle fibres shrink and weaken, which can contribute to fatigue and limit physical activity. At the same time, joints may stiffen and lose flexibility, resulting in pain, inflammation and, in some cases, arthritis.

Long-lasting body pain may be more common as we get older, but it shouldn't stop us from enjoying life and accomplishing all we want to. Research has found that a combination of treatment methods, including physiotherapy, massage therapy and medications, show the best results when managing body pain.

"When we leave our 30s and enter our

40s and 50s, pain can become a regular part of life. Some of my patients complain that they have to rely on taking multiple doses of pain relievers in a day to cope," says Dr. Jeff Habert. "Advil 12 Hour offers an option where just one pill keeps working for up to 12 hours."

If you're looking for an additional way to help get some relief, try applying icepacks to reduce inflammation and ease pain, or a warm bath to relieve aching muscles. As always, consult your health care provider with any health concerns.

Working with seniors

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she provides includes: respite, P.A.I.R Program, accompanied or adapted transport, resources for caregivers, income tax clinics, medical equipment lending, P.I.E.D. Program, home care assistance, elder abuse and more...

Laplume also organizes and animates the Viactive program for seniors every Wednesday in Potton from fall to spring. Viactive is a free exercise program created by Kino-Québec. The main objective of the program is to allow those ages 50+ to keep fit by joining the group held every Wednesday morning in Mansonville at the local English Elementary school. Other groups and day are available in St-Étienne-de-Bolton, Stukely-Sud and Eastman.

"I love my job," says Laplume enthusiastically. "I feel that I can make a difference and like the CAB, I can change and improve people's lives for the better."

Looking for solutions together can make a world of difference to someone and Laplume feels that because she and the CAB are trusted, the service has provided a vital asset to the community and the needs of seniors and their caregivers.

"The CAB has an impressive list of contacts," explains Angelle. "These include, Legal Aid office, Sûreté du Québec, Magog Police, CAVAC, Adapted transport and many other Organizations."

One of their main partners is the CIUSSS de l'Estrie CHUS - CSSS Memphrémagog, the "CLSC" in Mansonville. When the new building for the CLSC was built in 2008 and the two organizations were, thanks to the Municipality of Potton, housed together, this only improved the services to the community by both groups.


"Looking back now," says Laplume, "I would not change the decision I made. I love working with the seniors and my time at the CAB has been wonderful and fulfilling."

Residence Debbie Morrison

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