



# The Olde Forge Bellows

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## WILL POWER

A Will allows a person to decide who they want to administer their estate - a person or persons whom they trust. A Will allows a person to give what they want of their estate to whom they want, make special bequests of personal items, create trusts to provide for adult and minor dependants, name guardians for minor children and plan so that the transfer of property to their loved ones is done with the least tax impact possible. A Will can also give clear indication and direction to your loved ones of what your wishes are and ensures your wishes for distribution of your estate are followed thereby avoiding family disputes and costly litigation.

### Gift Planning:

Instructions can also be included in your Will to make charitable donations to organizations that you care about and have supported during your lifetime. Charities often live on our donations. Many Canadians understand this and give generously during their lifetimes. Not everyone knows that they can also help charities after they die by making gifts to their favourite chari-

ties in their Will. This is known as making a charitable bequest. A charitable donation in your Will can have a positive impact in not only benefitting the charity but also reducing the estate taxes. Some charities have programs that will attach your name to a program, department, plaque or other object. This can leave you with a positive legacy and help console your bereaved ones.

### Pitfalls to Avoid:

How a Will is drafted is important. A poorly drafted Will or improperly executed Will can create nightmares for those who must administer the estate and the beneficiaries of the Will. Will kits often fall into these categories. Although they can seem like a good deal, there are pitfalls that can be quite costly in the long run, such as:

- The lack of ability to address the testator's mental competency when making the Will;
- An affidavit of execution is required by the

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With the help of all those who donated, volunteered and shopped, we brought in over \$4,000 at our annual Christmas Bazaar on November 26, 2011!



- court when probating a Will and one should be done when the Will is created;
- Proper storage - a Will is pretty useless if it cannot be located upon the death of the testator (person with a Will). Lawyers can store the original in their office and provide details of its location with a copy of the Will to the testator for easy reference;
- The *Family Law Act* and its implications with regard to the distribution of assets should be addressed with the testator;
- There needs to be an opportunity to create a trust for a minor beneficiary or beneficiary on disability benefits;
- There needs to be an opportunity to deal with RRSPs, pension or insurance plans so as to minimize probate fees;
- There needs to be clear instruction on who is qualified to witness the Will and the protocol of witnessing the Will.

As the saying goes – you get what you pay for. The legal costs associated with dealing with the problems created by an improperly drafted Will or lack of Will can rapidly surpass the cost of a professionally drafted Will and can seriously diminish the estate assets as well. The personal cost, however, to the friends and family of the testator can be grievous - guardianship disputes, families divided over assets not covered by the Will, friends and family members inadvertently excluded or an intestacy resulting from a Will being declared invalid due to improper form - all of which can be avoided when the matter of one's Will is properly attended to by the individual.

#### Minimizing Probate Fees:

As mentioned, a properly drafted Will can also assist in minimizing probate fees. These are provincial fees paid to the court when an application is made for processing the Will and are based on the value of assets included in the estate. However, certain assets have always been excluded from probate – currently insurance or other assets (RRSPs) with a

named beneficiary, property held jointly or passing by survivorship (example – house owned as joint tenants) and real estate outside Ontario.

#### What happens if you don't have a Will?

A person who dies without a Will is said to die intestate. The distribution of the estate will be done in accordance with the estates legislation of the province (*Succession Law Reform Act* of Ontario). It is quite possible and highly likely that property may not be distributed as the person may have wanted. If a person dies in Ontario without a Will, without known heirs in the province or where the heirs are children under the age of majority, the Office of the Public Guardian and Trustee may apply to become estate trustee

By Wendy E. Byrne

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### **FRIENDS OF THE FORGE**

Thank you to our many donors for your wonderful response to our Direct Mail Appeal in November, 2011. Over \$18,000 was raised to support the aims and objectives of the Friends of the Forge.

In addition to your generous donations, we received a sizeable bequest this year which will enable us to continue to support the Olde Forge programs.

Friends of the Forge also offers Tribute cards to help you celebrate a happy occasion or memorialize a loved one. We will honor the occasion with a card to your friend or family member.

Please remember the Forge Foundation when planned gifts or Bequests are being considered.

*The Friends of the Forge Board, our seniors and their families thank you for your kindness and generosity of spirit.*

## Chat from the Chair!

Happy New Year to All!

Much has happened since the last Bellows! We said farewell to Sue Goddard and, although sad to see her go, we wish her well in her new career with the federal government.

On November 7, we welcomed our new Executive Director, Anita Bloom, and already she is introducing innovative and meaningful changes... one of which is this new format for The Bellows.

How do you like it? Let's hear from you! The Board of Directors has been strengthened with five new members who bring with them their special talents and experience. This is my first year as Chair and we're all very excited to work together striving to provide you, our clients, with exciting and innovative programs. In last year's survey you told us what you'd like and we listened! Elsewhere in this newsletter you will find information on some new and upcoming workshops and seminars. Of course, we're continuing to offer your favorite programs



-- the Golden Gang, the Wednesday Luncheon, the Footcare Clinic and the annual Tax Clinic which will run from February to April. A recreation facility is something you asked for and we are actively exploring funding options and a venue for that. Stay tuned!

The Olde Forge mission is to continue providing optimum service to our clients, and we are partnering with other west end Resource Centres like Pinecrest-Queensway and Ottawa West to deliver services in the most efficient and cost-effective way.

This little column is a new initiative and I plan to be a regular contributor to The Bellows, letting you know our news and views. Have a special interest or a question? Let me know!

*Mary Houston-Lambert*  
Chair, Board of Directors

### Volunteer Needed to Help Deliver Lunch to our Day Program Clients

The Olde Forge Day Program for Seniors is in immediate need of a volunteer driver who can pick up lunch around 11:30 am from Redwoods Retirement Residence near Pinecrest and Draper and deliver it to the Ron Kolbus Centre. This would require about a ½ hour of time on Monday and Thursday each week and would be greatly appreciated by the group.

Please contact: Volunteer Coordinator, [Wanda McNea](mailto:WandaMcNea@oldeforge.com) 613-829-9777

**Weekly Bridge Club**

Starting Friday, March 9<sup>th</sup> 2:00 pm

Join us at Revera - The Westwood for our weekly afternoon Bridge Club starting the first week of March.

- Organized bridge games & prizes
- Snacks & refreshments
- Personal tours of our residence

Call today for more information and to reserve your spot!

**The Westwood**  
2370 & 2374 Carling Ave  
Ottawa  
613-820-7333

 [reveraliving.com](http://reveraliving.com)  
Revera: Canadian owned for 50 years with more than 250 locations.

# THE TAXMAN COMETH

For many years, The Olde Forge Income Tax Volunteers have assisted low income seniors and adults with physical disabilities in the completion of their Income Tax Forms. During income tax season, on Mondays and Tuesdays, there are usually five volunteers busy calculating for our clients.

When clients call, they are asked a series of questions to establish eligibility and then assigned an appointment time for this FREE income tax service. Seniors 55 and over, earning less than \$30,000 (single) or \$40,000 (couple) OR a disabled adult receiving ODSP or CPP are eligible for assistance. We do not serve individuals who are self-employed, have investments with dividends or capital gains or receive rental income. Clients bring in their tax information for the current year and wait while their taxes are prepared.



Last year our dedicated volunteers donated over 600 hours of volunteer time and assisted 870 clients through the Community Volunteer Income Tax Program. This year we are welcoming back 14 volunteers and adding 5 new volunteers with tax experience. At the same time we are saying a grateful farewell to several volunteers who are retiring or taking the year off after helping The Olde Forge clients for many years. One couple has been helping for 16 years – they made it clear that they are retiring from the program with regret.

**ATTENTION ALL SENIORS**  
THERE'S NEVER BEEN A BETTER TIME TO MAKE THE MOVE!

## REASONS TO CHOOSE

*The Redwoods*  
RETIREMENT RESIDENCE

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**10th ANNIVERSARY BONUS**

**Free Workshop**  
Creating a Legal Will &  
Powers of Attorney

Wednesday, March 14th, 2012  
10:00 a.m. to 12:00 p.m.

Pinecrest-Queensway  
Community Health Centre,  
Main Floor Room 100

**GUEST SPEAKER:**  
Jacques Chartrand LLB,  
Executive Director  
WEST END LEGAL

For more information contact:  
613-829-9777

## Christmas Cheer at the Olde Forge

This year's Olde Forge Christmas Party was hosted by Britannia United Church on Tuesday, December 6, 2011. A total of 70, including staff, paid workers, and volunteers, enjoyed a delicious turkey dinner prepared by Verne Bruce and his team. This yearly event gives everyone the opportunity to socialize together over a good meal. In addition, it was our pleasure this year to welcome our new Executive Director who rolled up her sleeves to serve the meal with other staff members. As is our custom, we had a draw for many wonderful door prizes, including gift baskets donated by AMICA, Empress Kanata, Valley Stream Manor, The Redwoods, a staff member, and a volunteer driving duo. Walmart provided gift certificates and four huge poinsettia plants came from Valley Stream Manor.

Many thanks to our 'official photographer' Marilyn Ettinger for these happy pictures.



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### WE NEED YOUR HELP!

Don't forget to complete our survey on page 8, aimed at further identifying your recreational needs.

All surveys returned by March 16, 2012 will be entered into a draw for a \$25.00 Farm Boy gift certificate.

**THANK-YOU!**



## ANNUAL BOOK SALE

Friday, April 20th,

2 p.m. to 7 p.m.

Saturday, April 21st,

9 a.m. to 2 p.m.



## ***Volunteering for Heartwarming Smiles***

The Olde Forge Day Program for seniors is a weekly opportunity where volunteers and clients gather for laughter, friendship, conversation, celebrating birthdays, sharing life experiences and sometimes family photographs, talking about grandchildren and great grandchildren. The program provides activities where everyone learns something new and stimulating each week.

Spending the day at Lakeside Gardens Ron Kolbus Centre provides clients with peer engagement and gives family caregivers a day for errands and appointments.



Each session begins with greeting clients over tea and cookies and catching up on the week's events. Mid-morning, there are presentations, guest speakers and performances. In recent years, I have attended presentations on a wide range of topics from world travel, to slideshows of paintings at the National Gallery of Canada, informative public health advice from the Canadian Diabetes Association, musical performances and Tai Chi demonstrations, just to name a few.

I enjoy the presentations as much as the clients do and learn from the clients perhaps even more. Presentations often inspire lively conversations about fascinating personal life stories and experiences.

In addition to mental stimulation, the Day Program offers physical activity, such as chair exercises which are performed to entertaining background music. This is usually a period of fun and laughter. When exercises have concluded, everyone is looking forward to lunch and trying to guess the menu of the day.

Lunch is a wonderful time for conversations especially when the dessert is served along with tea and coffee. Often, memories of childhood meals are discussed and compared.

After lunch, weather permitting, we take a walk outdoors. Lakeside Gardens Ron Kolbus Centre is a beautiful location set in Britannia Park close to the Ottawa River. Clients enjoy watching the sailboats, windsurfers and children playing on the beach. In winter and during inclement weather, walks are taken indoors. Our walk is followed by activities which vary from week to week such as team word games, word puzzles, stories or crafts.



I have enjoyed volunteering in the Day Program where I have met some wonderful people, clients, fellow volunteers and program staff. One derives a great deal of satisfaction from seeing clients getting to know one another and watching friendships develop. The smiles on their faces when they arrive in the morning and the hugs received at the end of the day are heartwarming and very rewarding. It is an enriching personal experience that more area residents should discover.

Susan Au-Volunteer

# Thank You



*The Olde Forge wishes to formally thank the following volunteers and sponsors*

*for their gracious*

*support of our annual November Bazaar.*

*With your assistance, we were able to raise over four thousand dollars.*

*Thank-you one and all!*

Susan Au	Alluring Chic Hair Salon	Merivale Bulk Barn
Anita Bloom	Rachel Breenae	Helen Brown
Wendy Byrne	Hilda Casey	Susanne Chatterjee
Thelma Chernys	Kevin Collins	Jane Cowie
Elaine Dinelle	Carol Doyle	Dovercourt
Marilyn Ettinger	Nahid Farsadfar	Finateri Ltd.
Framing & Art, Bells Corners	Susan Goddard	Marsha Gillespie
Pat Headrick	Mary Houston-Lambert	Beverly Ilkiw
Catherine Jarvis	Nancy Jennings	June Jordon
Lindsey Kirkland	Carol Kolbus	Mary Leclair
Margaret MacAngus	Alex Martin	Monica McAuley
Gay McMillan	Wanda McNea	Carolyn Monsour
Marjorie Moore	Nate's Deli, Merivale Rd.	Caitlin & Chris Neil #25
Barb Pinhey	Phea Rae-Finn	Charlotte Stewart
The Redwoods	Sandra Thomas	Karen Toll
Tops Car Wash	Betty Ward	Gladys Young
	Carolyn Young-Steinberg	

We would also like to say a special thank-you to all of our knitters, bakers and those who donated sale items.

**The Olde Forge Community Resource Centre is funded in part by the Champlain LHIN and the City of Ottawa.**

# Olde Forge 2012 Client Survey

## 1. Personal Information

- Gender:  Male  Female
- Preferred Language  English  French  Other \_\_\_\_\_
- Age:  <64  65-74  75-84  85+
- Transportation:  Self  Family/Friend  Taxi  Public/ Bus

## 2. Do you participate in any of the following offered through the Olde Forge? (check all that apply)

- Community Van  Telephone Assurance  Income Tax Clinics  
 Grocery Bus  Luncheon Program  Foot Clinic  
 Home Help  Friendly Visiting  Day Program  
 Home Repair  Medical Transportation  Respite  
 Snow Go  Volunteer opportunities

## 3. Are you satisfied with the available recreational activities in your community?

- Yes  No

## 4. In the past 12 months have you used a recreational facility or purchased a recreation membership pass anywhere within the City of Ottawa?

- Yes, I have used a facility  Yes, I have purchased membership  No  
Where \_\_\_\_\_ Where \_\_\_\_\_

## 5. I prefer to participate in the following types of activities: (check all that apply)

- Registered programs  Drop- in type activities  Neither

## 6. I prefer drop-in activities or recreational programs during the: (check all that apply)

- Morning  Afternoon  Evening

## 7. The types of activities I would be interested in participating in are: (check all that apply)

- Arts Activities  Aquatic Activities  Educational Activities  
 Sport Activities (swimming, instruction)  Outdoor Recreation  
 Fitness Activities  Cultural Activities

## 8. Barriers that might prevent me from participating in activities are: (check all that apply)

- Poor health  Language  No culturally appropriate activities available  
 Too busy  transportation  No recreational centre in my community  
 Too costly  Other \_\_\_\_\_

Additional Comments: \_\_\_\_\_

**Thank you for participating in our survey!**

Enter our prize draw and include your contact information below when you return your survey to The Olde Forge by Friday March 16/2012

**Name (optional)** \_\_\_\_\_ **Phone** \_\_\_\_\_