

# Sourdough Chronicle

YUKON SENIORS' NEWSLETTER VOLUME 43, NUMBER 4, DECEMBER 2020

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Photo courtesy of Jan Trim

Brightly-lit Trees in Shipyards Park in Whitehorse last Winter

by Doug MacLean,  
President YCOA

# President's Report



This is our fourth newsletter since the COVID-19 pandemic public health emergency was declared last March. At that time, it seemed like it might be something that lasted maybe three months with a possible second wave. Now, some are saying possibly much longer, depending on when a vaccine will be available. The good news, of course, is that on November 9th, Pfizer announced promising preliminary results in clinical trials suggesting that their vaccine seems effective.

We are learning from experience world-wide about what works and what doesn't to deal with the COVID pandemic. We are among the most fortunate in that we seem to have done better than many other areas so far. For that we can be thankful.

Even so, we can still learn from others. New Zealand is perhaps a good example. Their experience gives an indication of what can be expected when things go well. It is worth pointing out that things almost didn't go well at all initially due to mistakes that were made.

New Zealand had its first case of COVID-19 on Feb 28, 2020. On March 26th, the country went into a lockdown in order to combat "an unprecedented virus".

New Zealand had a pandemic plan, but it became apparent that they needed to change tack. They decided to implement firmer measures. The key steps: stay at home and reduce contact. The stores and streets emptied. Non-essential businesses were ordered closed – bars, restaurants, cafes, cinemas, pools, playgrounds. The borders were locked down. The number of cases went up at first as predicted. The daily count peaked at 89 cases in March. The number of new daily cases began to drop and the lockdown seemed to be working.

The core measures, based on World Health Organization (WHO) guidelines, included testing, contact tracing, and isolation of cases and close contacts. Their experience suggests that these measures were fundamental to breaking the chain of transmission.

As of April 23rd, New Zealand, with a population of 5 million, had a total of 1,451 COVID cases and 22 deaths. The number of new cases each day was dropping and the strict lockdown ended April 28th. A "lighter"

lockdown continued for two weeks. The chain of transmission appeared to be broken.

As of May 21st, there were no new cases. A factor was believed to be the coherence and effectiveness of their communication campaign. They had clear and consistent messaging to New Zealanders to help them understand what was expected of them and why.

To go from the first case to being virus free took 101 days. There were only 75 days of lockdown. Public support to do more helped. Seeing the experience in Italy also helped. 90% of the country supported the lockdown. And generally, people acted responsibly.

The road along the way was not without bumps, however. After 24 days without a new case, they had two cases. Two sisters from the UK were given a compassionate exemption to drive to visit a dying parent. They didn't complete isolation in a managed isolation facility or get tested. As a result, the Assistant Chief of Defence was appointed to oversee all quarantine and managed isolation facilities. All compassionate exemptions were suspended and testing of those exiting isolation facilities was enforced. Testing was done for anyone who came in contact with the pair.

In addition to the two cases mentioned, the Minister of Health resigned after criticism of his handling of the pandemic in the initial stages, and also for violating lockdown rules. He had driven his family to the beach in violation of his own lockdown rules.

Since then, there were increases in the number of cases, but not as many as in April. As of November 9th, New Zealand had 52 active cases for a total of 1,987 COVID cases of which 1,910 had recovered and 25 had died. The country was at Alert Level 1, their lowest alert level, with some restrictions still in place.

New Zealand did what very few other countries were able to do. They have among the lowest number of confirmed cases per 100,000 people in the world. Their approach shortened the duration of the lockdown, minimising the business disruption.

Researchers suggest that New Zealand's success was because of a focus on speed. The leadership shown by New Zealand's Prime

Minister has been praised. New Zealand's response to the coronavirus has been hailed as a success story.

Jacinda Ardern's hard work as prime minister of New Zealand was well-rewarded. Last October 17th, she led her party to a landslide election victory widely interpreted by the press as a resounding show of support for her successful handling of the COVID-19 pandemic.

This success is encouraging, and of course, we have done quite well here, too. With a COVID-19 vaccine soon available in Yukon, and with a continuing commitment by Yukoners' to follow the COVID guidelines, things are now looking even more hopeful. On that note -- Merry Christmas and all the best in the New Year!

Regards,  
Doug MacLean  
President

#### Notes:

For information on COVID in Yukon: <https://yukon.ca/en/covid-19-information>.



## Canada Yukon Housing Benefit

There is now a grant available to help low to moderate income Yukoners who cannot afford rent. This program is funded by the Government of Canada and the Government of Yukon. For more information, contact Yukon Housing at 667-5712, or Linnea in the YCOA office at 668-3383.

## Grants Are 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.

Seniors and elders who have internet access are using it for a variety of purposes, including contacting family and friends. They are able to see the people that they are talking to, using programs like Zoom and Facetime.

Funding is being provided through the United Way Yukon.

For more information, please contact Susan at 668-5538, or visit the Golden Age Society office at 4061A – 4th Avenue.

# YUKON COUNCIL ON AGING

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President:	Doug MacLean
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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](http://www.ycoayukon.com)

# Editorial

by Janet Smellie



It's official now. All Yukoners are to wear masks in public places. Luckily, this practice has already become a choice embraced by many Yukon seniors for several months now on a voluntary basis. The Golden Age Society and its board should be saluted for their decision this summer to ask that all visitors to the Golden Age Complex wear a non-medical mask when visiting. Seniors obliged, and now should have no problems adjusting to the new mandatory guidelines which came into effect December 1.

As they are rising everywhere in the world, cases of COVID-19 are rising here, too. Unfortunately, there seems to be no avoiding this second-wave reality, but with the promise of vaccine breakthroughs on the horizon, we know if we all do our part, there will be an end eventually. And if we tackle this Yukon-style – by staying active and healthy, and looking out for each other – we stand a much better chance of pulling through.

As Yukon's Chief Medical Officer of Health, Dr. Hanley, so thoughtfully stated at his November 24 media briefing, "A pandemic solution is a community solution. We all have a role." Dr. Hanley is right. That role can be as easy as putting on a mask when we go into the bank or to the hardware store, or taking the time to "lay low" and self-monitor ourselves if we discover we were in a place where an exposure notice has been issued. It also means practicing the Safe 6, along with wearing your mask always when you go to indoor public places, no excuses.

As Christmas now approaches, another important role we need to really put some gusto into in a big way, is to look out for each other. Many Yukoners over 55, often by their own choice, enjoy life independently. Whether widowed, divorced, or single, there are a lot of older adults here living life in the solo lane. The arrival of COVID-19 certainly isn't likely to change this demographic anytime soon. That is why this year it is more important than ever for all of us to check in on each other every so often. This will guarantee to make everyone feel better and you know what? You might just be surprised at how this simple gesture can give you some extra comfort that you, too, could use and probably deserve.

Merry Christmas, and God bless.

*Merry  
Christmas*





# ElderActive Recreation Association

by Alex Jegier

Heading into another holiday season, we Yukoners have a lot to be grateful for. We have numerous trails and outdoor recreational opportunities, an ability to still connect with those closest to us/in our bubble, and although limited, sunshine on those cold days. Although it may be a different season because of the continued pandemic, our medical and front line teams have continued to play a crucial role in mitigating adverse effects and ElderActive Recreation Association (ERA) wants to thank them for their efforts in keeping us all safe and healthy.

ERA is continuing to monitor all public health guidance when it comes to in-person programming. We have some programs that are also available via video or even telephone. As the daily and weekly situation changes, ERA will continue to follow all guidance from the Chief Medical Officer of Health. The health of our members and program participants is our top priority. That is why all of our programs get reviewed by the appropriate authorities, our class sizes allow for plenty of physical distancing, and we provided masks when we started the Fall programming to anyone that wanted them. I would like to thank the Canadian Mental Health Association, Yukon Division, for partnering with us on this initiative and the 55+ Wellness Connection programming, which saw numerous new programs such as community drumming, Tai Chi for wellness, art for wellness, and mindfulness, to name a few. We were able to receive funding in this partnership through the Emergency Community Support Fund from the Government of Canada through Community

Foundations of Canada and Yukon Foundation. Thank you for supporting your older adults in their recreational pursuits.

We will continue with the 55+ Wellness Connection and other great new programs in the new year. Of note, some of those programs will be heading into the seniors housing around Whitehorse in partnership with Yukon Anti-Poverty Coalition (YAPC) and Yukon Housing Corporation (YHC). YAPC has a "Seniors Engagement Specialist" who has been working in the YHC buildings and we cannot wait to pilot a project. Stay tuned!

To stay connected with everything we do, we encourage those with a computer/internet to sign up for our email list and purchase a 2021 ElderActive membership online on our website. Our website also has the most up to date programming information. January starts another membership year (\$30 for Whitehorse, \$20 for communities) and there are numerous benefits to being a member. For those not connected to us online, our office continues to be open Tuesday - Thursday from 11am - 3pm, and our office is located at 309 Strickland Street. Best to call ahead and we can help you find your way. We hope we can continue to put up posters in the Golden Age Society entrance to showcase some of the programming we are running. Don't miss out, and try something new!

Stay Active,

Alex

Executive Director

ElderActive Recreation Association

facebook.com/elderactive

elderactive.ca



# At the Helm

*Vince Gatien, 80, has spent the last 13 years as coordinator of one of YCOA's most popular programs to help seniors*

One of the most popular programs offered by the Yukon Council on Aging is the ever-growing Home & Yard Maintenance Program. Funded by the Yukon Housing Corporation, this program was created to assist Yukon seniors, elders, and persons with disabilities to maintain their independence as long as possible by helping them age in place in their own homes.

The program is designed to offer a variety of services to clients. It can be as simple as helping seniors or elders with various chores they may not be able to accomplish on their own, or it can involve helping with more complex repairs or projects in and around the home.

This program could not continue to be the success it has become without the leadership of Vince Gatien. Vince has headed up this important program, serving as its Coordinator, for the past 13 years. Semi-retired himself – Vince turned 80 in October – he brings to the program a wealth of experience in project management, customer service, and what many have noticed as one of his best attributes for the job – “his tremendous amount of organization.” Throughout his working career, Vince has worked for YTG, Northwestel, Oscar's Electric, Canada Post, and Canada Manpower, as well as working several years as a private construction contractor.

Vince notes his first memory stems from when he was five years old in Winnipeg, when his father was demobilised or “demobbed” from the Air Force after World War II. From that point on, his life has been an often-hectic adventure full of travel, family, and fun. Vince was born in Montreal in 1940. He later started school in Port Arthur, Ontario. Then, at 17, he made the move to North Bay, where he, like his father, joined the Air Force. Throughout his service he was stationed in Portage La Prairie, Manitoba, Germany, Whitehorse, Yukon and Chibougamau in Northern Quebec. While he was stationed in Whitehorse in 1961 he was permitted to complete his matriculation by going to school during the day and working for the Air Force at night. He then met and married Beth James in 1962, and they had two children. He was transferred to Germany in 1965.

Following 12 years of dedicated service, Vince left the Air Force and went on to pursue his studies in computer programming at the Control Data Institute. After graduating, he enjoyed working in this trade for many years and after various moves to many different places, he returned to Whitehorse for the second time in 1979. During this time Vince met and married Deborah Brown in 1983. The couple then spent 10 years in the Kootenays, Kelowna, and Vancouver Island before returning to Whitehorse for Vince's third time in 1997.

“There's no doubt Vince's leadership has been the reason that this program works so well,” says Lynne Bergen, YCOA volunteer board member who serves as YCOA Treasurer. “He is



*Seasons Greetings to all...may you have a healthy and happy New Year*

*Jeff Marynowski*

*Merry Christmas*

*and Happy New Year to all my Yukon friends*

*Marny Ryder*

*Merry Christmas and a Prosperous New Year*

*YCOA  
Board and Staff*



available have criminal record and vulnerable sector checks. Once approved, Vince adds them to a pool of qualified workers that he, as Coordinator, will recommend to clients in accordance with the worker’s specialty.

“If a client is needing special permits or tasks where perhaps a red seal/journey person is required, referrals can be made to other workers who give our clients a special discount for their work,” Vince says, adding, right now, “There are approximately 160 active clients and 12 workers – active within the last two years – and this seems to provide a good balance for our current workload.”

So, please join us in recognizing Vince as the valuable addition he has been to Yukon Council on Aging for the past 13 years!

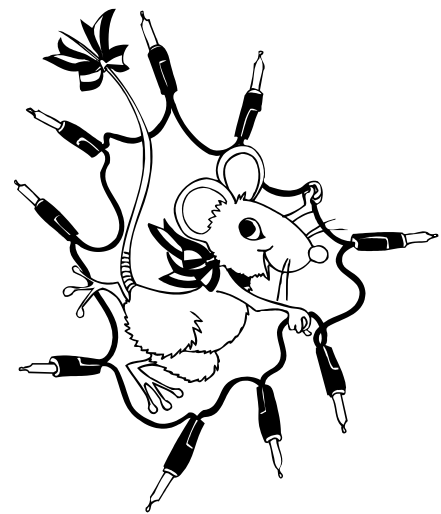
Clients can call Vince at 667-HELP or drop in to request assistance during regular office hours (9am to 1pm). As for retiring, Vince said he will be ready to retire whenever he starts to slow down. He also is hoping another senior who does not wish to retire at 65 shows potential to fill his post.

one of the most well-organized managers I’ve had the pleasure to work with. His attention to detail goes a long way to ensure my job as bookkeeper goes smoothly.”

Lynne notes that she, too, has reached out to Vince and the program to help her hire a contractor to help around her home.

“The program is very beneficial in that as a client, I know the people I’m getting to do the work have been vetted. Vince takes the time to pair you with the most qualified worker for the job. If you need a specific skill, he will try and find the person who can get the job done.”

The program has been set up so all workers



Merry Christmas & Happy New Year to all my friends  
*Merton Friesen*

Merry Christmas and Happy New Year to all my Yukon friends  
*Doug & Jan Trim*

Seasons Greetings to all...may you have a healthy and happy New Year  
*Pat Kohler*

# Internet Upgrades Planned

The COVID-19 pandemic has made many of us seniors realize just how valuable it is to have good reasonable-cost internet wherever we live in Yukon. There are seniors who could not complete course assignments because they could no longer connect to the internet. Yukon University, libraries, and coffee shops where you can normally connect to the internet were closed because of the pandemic. It was a temporary situation and such facilities are now open, sometimes with reduced hours, but nonetheless, available.

Like internet access, internet cost is sometimes a concern. One senior, for example, had to cancel her internet service because her income had dropped as a result of the pandemic. Also, there have been concerns expressed by seniors about internet speed, internet capacity, slow websites, and lower-quality video due to internet infrastructure limitations and high internet use because of the pandemic. Because situations like this are arising, internet access is increasingly being seen as a basic service, much like telephone is now.

There have been hopeful signs, however, that this situation is about to improve, at least for internet speed, if not the cost. The federal government announced last November 9th that a "Universal Broadband Fund" has been set up to connect all Canadians to high-speed internet. This 1.75 billion dollar fund will be used to build internet infrastructure capacity almost entirely in rural and remote communities. This includes a 600 million dollar agreement with Telesat to provide increased satellite internet capacity in remote northern areas. With these changes, it is expected that 98% of all Canadians will be able to connect to high-speed internet in the next few years, with the remainder able to connect after that. 150 million dollars of the fund is being made available immediately so that some communities can be connected by this coming fall.

Related to that announcement is Northwestel's "Every Community Project", a three-year plan to bring high-speed unlimited internet to every community in Yukon. As part of that plan Northwestel plans to invest in next generation wireless-to-the-home technology. This technology uses fibre-optic cable instead of copper coaxial cable to connect each home to the internet. The goal is to have available 50 Megabits per second (Mbps) download speeds and an option for unlimited data in all Yukon communities. On that front, Northwestel announced on December 1st, availability of unlimited internet data in Whitehorse and Carcross for an additional monthly fee.

## Copper phone wires

Limited capacity  
Deteriorates over time  
Not designed for Internet



## Fibre optics

Massive capacity  
Durable & reliable  
Designed for modern broadband



As part of the "Every Community Project", Northwestel plans to use low-earth-orbit (LEO) satellite technology (for Old Crow only), to help make Yukon among the most connected jurisdictions in Canada. Low-earth-orbit satellites have performance comparable to fibre-optic cable in terms of speed. Finally, under the plan, internet rates would be the same in every community.

In 2021, Northwestel plans to upgrade internet



access in Dawson, Teslin, Watson Lake, and Upper Liard subject to regulatory approval. In 2022, they plan to extend fibre-optic cable to Mayo, Ross River, and Faro, and upgrade internet service to Beaver Creek, Burwash Landing, Destruction Bay, Haines Junction, and Champagne. In 2023, they plan to upgrade internet service in Old Crow, Mayo, Stewart Crossing, Pelly Crossing, Carmacks, Faro, Ross River, Tagish, Judas Creek/Marsh Lake, and rural areas around Whitehorse and Carcross. Once that is done, high-speed unlimited internet will be available in all those Yukon communities – a welcome development for many Yukoners who have been coping with slow internet connections.



Photos courtesy of Northwestel



### ***Pioneer utility grant (PUG) Senior Utility Charges Rebate***

Yukon seniors who own or rent their homes can apply to the Pioneer Utility Grant (PUG) to get help with paying for home heating costs for their primary residence. For renters, this certificate is completed by the landlord and submitted by the applicant with their application.

The City of Whitehorse Senior Utility Charges Rebate is also available to help you reduce your water, sewer, and garbage services cost.

Forms are available in our office at the YCOA Information Centre at 4061B – 4th Avenue. The deadline for both applications is December 31, 2020. If you need help filling out the forms, Linnea in the YCOA office can help you.



### ***Shingles Vaccine Available***

Beginning in January, 2021, Yukoners between 65 and 70 years of age, can register by contacting their doctor to receive free shingles vaccinations. Two vaccinations are required. If you would like more information, please do not hesitate to contact our Information Centre Coordinator, Linnea Castagner at 668-3383 or visit us at 4061B – 4th Avenue (in the Sport Yukon Building).

Shingles is a viral disease that causes a painful skin rash and blisters. The rash usually disappears in two to four weeks, although some people develop ongoing nerve pain that can last for months or years. A major cause of shingles is having had chicken pox at an early age. The disease can be very painful, and getting the vaccine is recommended by Health officials.

# Member

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## AT LARGE

*Celebrating the many wonderful Yukoners 55 and older that help shape the Yukon Council on Aging (YCOA)*

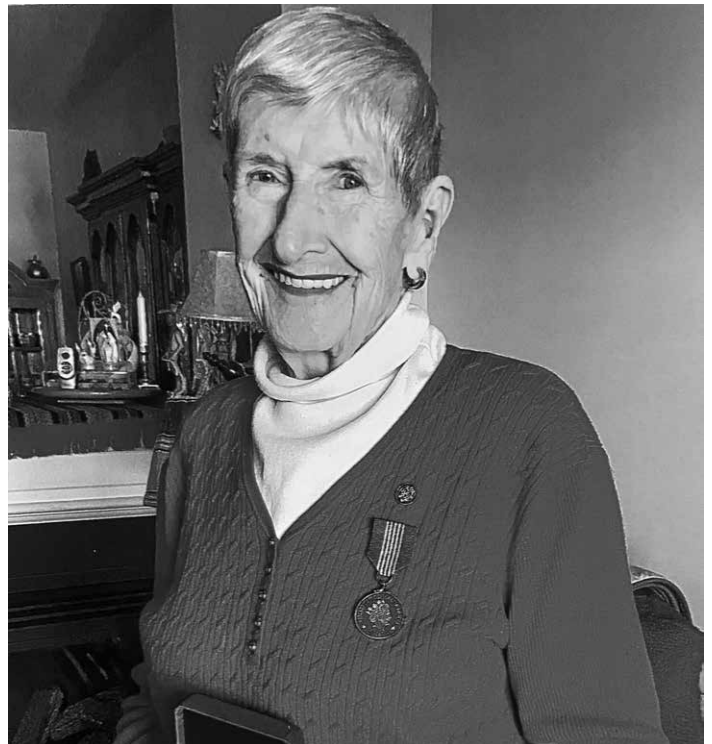
When you are good, sometimes you are really good. Patricia Kohler, who we profiled here in March, 2019, has done it again. She's received an award for all her hard work. It is the Sovereign's Medal for Volunteers.

This award "recognizes exceptional volunteer achievements from across the country and abroad, celebrating a wide range of voluntary contributions". The honour is part of the Canadian Honours System. The program replaces the Governor General's Caring Canadian Award, which was created in 1995, by then-Governor General the Right Honourable Roméo LeBlanc.

The Sovereign's Medal for Volunteers recognizes Canadians who have made a significant, sustained and unpaid contribution to their community in Canada or abroad.

That pretty much describes Patricia. It took four pages in the March 2019 issue of the Sourdough Chronicle to cover her many accomplishments.

Thank you for your help, Pat we all appreciate what you have done and continue to do. Congratulations and thank you!



Above: Patricia Kohler, who was recently awarded the Sovereign's Medal for Volunteers. Below: Close up of the Sovereign's Medal for Volunteers received by Patricia Kohler last October.



# Laugh Lines

Why was Santa's little helper depressed?  
Because he had very low elf esteem.

What do you call a kid who doesn't believe in Santa? A rebel without a Claus.

Why does Scrooge love reindeer so much?  
Because every single buck is deer to him.

What do you call an elf wearing ear muffs?  
Anything you want. He can't hear you!

What nationality is Santa Claus?  
North Polish.

What do reindeer say before they tell you a joke? This one is going to sleigh you!

What do you call Santa's little helpers?  
Subordinate Clauses.

What is the difference between the Christmas alphabet and the ordinary alphabet?  
The Christmas alphabet has No-el.

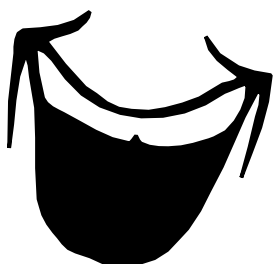
What's every parent's Christmas Carol?  
Silent Night.

Why does Santa always enter through the chimney? Because it soots him.

What do you call a snowman that can walk?  
A snow-mobile.

What do hip hop artists do on Christmas?  
Unwrap. (un-rap).

What part of the body do you only see around Christmas? Mistletoe.



Instead of the John I call my  
bathroom the Jim!  
That way it sounds better when I  
say I go to the Jim first thing  
every morning!!!

The official mascot of 2020:

Always wears a mask.

Compulsively washes hands.

Letters of racoon rearranged spell  
corona.

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



# Welcome to the 'New Normal'

by Janet Smellie

*Sourdough Chronicle* dropped by Cribbage at the Golden Age Society in late September to ask seniors how COVID-19 has affected their day-to-day lives. Out of respect and to promote safety, Yukon seniors have been wearing masks at the Golden Age Complex since late Spring. As of December 1, 2020 it became mandatory for everyone over the age of two to wear a non-medical mask in all indoor public spaces in Yukon.



## Patricia Kohler

*COVID is here and we're trying to deal with it. We have no choice! It's going to affect me and likely many of us at Christmas. I likely won't be able to go visit family. My sister is coming here instead. She tries to come up once a year. Travel is a new concern we all have to deal with. We certainly need to think twice about things. We can't just go jump on a plane like we used to.*

## Nora Merkel

*The only thing we can't do is visit like we used to. Even though we all live together in one building, we have to distance ourselves now. I don't travel as much. I went out for a couple of weeks (to Victoria) and that's where I saw a big difference in how this is affecting everything. There is a big difference in the stores, and a lot of closed cafes. There are restrictions, but we can live with them. We need to keep each other safe.*





## *Alice Wilberforce*

*Life hasn't changed a lot for me. COVID-19 and living in Whitehorse is not particularly restrictive to me. I have a very small family (daughter and grandson) and I feel safe living in Whitehorse. The thing we have to do is follow the rules and do what we are told to do.*

## *Sandy Lansfield*

*It was great to go camping (this summer) and see all the people out at the campgrounds. You had to fight to get a spot. We mostly stayed close to Whitehorse, but it was a nice way to go out of town. It's nice to be able to come here and have distancing measures in place. As seniors we have to protect ourselves.*



## *Carol Gordon*

*It (COVID-19) kind of changed things around a bit. I moved here last year from the Prairies --from Saskatoon. This does make travelling hard, but I'm glad I came because there are so few cases here. I feel safe.*





# To Remember The 75th Anniversary of the End of WWII

## Buzz Shannon/Chris Kringle Story

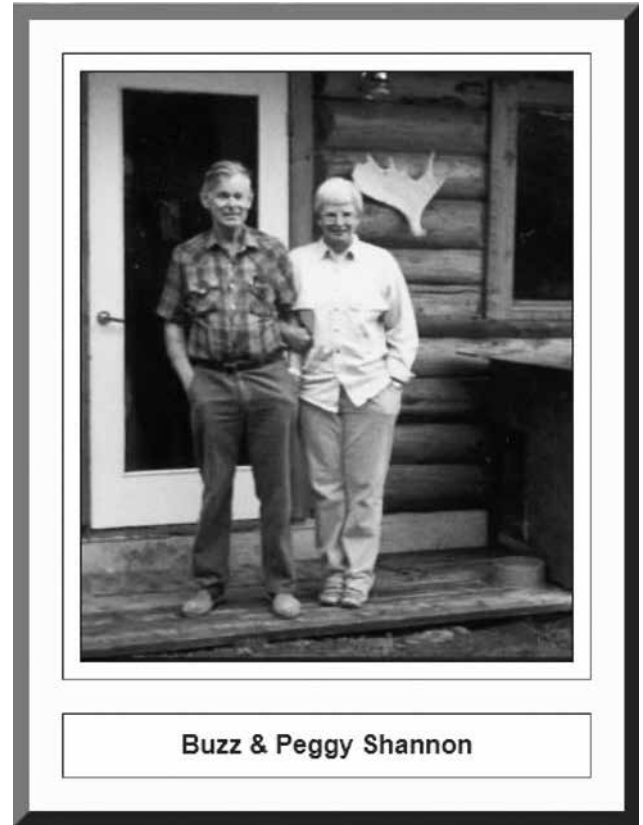
by Don Cheeseman

In 1966, I had the honour and pleasure of meeting and working with two very interesting people from two different walks of life but with a strange and perhaps rare common bond. The following is as I remember it from the telling by Buzz.

Buzz grew up on the island of Granada, where his family had owned a rich nutmeg estate. At the very beginning of WW II Walter, as he was known then, quickly joined up to serve with the RAF, and travelled to England to become a very good pilot and navigator by 1944. He was assigned to a "Pathfinders" squadron. As I remember it, he and others would fly ahead of the main flotilla of night bombers over targets in Germany to accurately locate the target from a great height. They had the unpleasant task of circling around over the target while being shot at from below. They would drop flares attached to parachutes that would slowly float down, and light the target for the heavy bombers who did not have to have a highly qualified navigator present as the flares could be seen for many miles around. Each heavy bomber dropped their bombs and left quickly, while the Pathfinder plane was required to stay circling until the last bomber had passed by.

Night after night, while this was going on, the German night-fighter would scramble to climb as quickly as possible to do as much damage to the bombers as possible when they had determined where the bombers were headed. Some of the German night fighters were always assigned to pass the bombers, and fly higher to attack the single Pathfinder aircraft doing tight turns over the target.

Between the dropping of each flare the Pathfinder plane would try to avoid the night fighters by hiding in clouds or rapidly changing attitude and direction. This became a cat and mouse activity for many nights, sometimes with the same British and German planes in the air over the same target.



This sets the background for the rest of the story. When I first met Buzz, he was teaching engineering and one of his students working for the same company was one Christopher Kringle, not in any way Santa Claus, but we knew him as Chris Kringle. In cautious conversations, during coffee breaks within the course, Chris mentioned that he was in the German Luftwaffe and shared further information that he had flown night-fighters. More conversation followed with Buzz confessing he had flown over Germany many times at night dropping flares. Chris asked about what cities and what dates and both found they had been fighting each other on many occasions and were both alive to tell the tale. Both held a special bond of a shared experience with each other and they remained friends the rest of their lives.





Penny Sippel	January 1	Ploytida Samanachangphuak	February 25
Angie Dornian	January 5	Janauary 31	February 26
James Fordyce	January 6	Jenny Gruber	February 28
Bonnitta Ritchie	January 6	Carol Johnson	March 1
Gary Bailey	January 9	Suzanne Guimond	March 1
Wayne Balcaen	January 10	Paul Sheridan	March 1
Gilles Nepper	January 10	Cecile Sias	March 3
Daryl Putland	January 10	Edward Dergez	March 3
Linnea Castagner	January 13	Donna Jones	March 4
Dorothy Burke	January 16	Keith Kelly	March 5
Jean Webster	January 16	Edward Florian	March 5
Jim Bailey	January 18	Marie Cox	March 6
Rita Kendall	January 18	Don Sippel	March 12
Jo-Anne Smith	January 18	Marla Veliscek	March 13
Nancy Mitchell	January 19	Gordon Williamson	March 13
Elaine Kimball	January 20	Andrew Kaegi	March 13
Dan Dodd	January 21	Glenda Walker-Verm	March 17
Ernie Berken	January 22	Mary Inverarity	March 17
Carole MacCannell	January 23	Jan Klippert	March 18
Grant Atchison	January 24	Gwen Sawrenko	March 19
Gil Fontaine	January 27	Joseph Lishman	March 20
William Mitchell	January 29	Martin Carroll	March 21
Elsa Cheeseman	January 30	Ken Mason	March 21
Susan York	January 30	Leon Blanchette	March 25
		Connie Dublenko	March 28
			March 26



# Retirement Income Sources & Supplements (Part 2)

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*Editor's Note: This is part 2 of a series on retirement income sources and supplements. The first article appeared in our August issue. In it, Jerry Zakariasen covered Old Age Security, Guaranteed Income Supplement, the Allowance, the Allowance for the Survivor, Yukon Seniors Income Supplement, Yukon Supplementary Allowance, and the Pioneer Utility Grant (PUG). In a separate article in the same issue, we covered Deferring Property Taxes. If you would like a copy of that issue, please contact Linnea Castagner in the Yukon Council on Aging office in the Sport Yukon Building, 4061B – 4th Avenue. Ours is the first entrance in the north parking lot nearest 4th Avenue.*

*In this article, Jerry covers the Home Owner's Grant, and registered pension plans.*

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. Here are some more options for you to consider.

**Home Owner's Grant** – This grant was created to help defray the cost of property taxes. Eligible individuals can receive up to 50% of the property taxes owing on their personal residence up to a maximum of \$450 per year, but subject to a minimum tax of \$100/year. Eligible applicants who are age 65 or over, may qualify for an enhanced benefit of up to 75% of their personal residence property taxes up to a maximum of \$500/year.

To qualify for this grant you must be a Yukon homeowner and have paid your property taxes in full. You must also have occupied your home for at least 6 months over the course of the tax year.

**Registered Pension Plans** – Another potential source of income that may be available to you is income from a Registered Pension Plan. If you were ever employed by an employer who offered a Registered Pension Plan it's possible you may qualify to draw income from it. Some of these plans require employee contributions

while others do not.

Registered Pension Plans (RPPs) are divided into two distinct categories, namely Defined Benefit Pension Plans and Defined Contribution Pension Plans. Defined Contribution Pension Plans are sometimes referred to as "Money Purchase Pension Plans". With a Defined Benefit Pension Plan, the amount of pension you will receive is calculated based on a formula which factors in your years of service and your average salary. These benefits are guaranteed by your employer. A Defined Contribution Pension Plan lays out what contributions must be paid into the plan but does not guarantee what amount of pension will be generated down the road. The amount of your pension will be based on how much is contributed to the plan and the growth rate of the investments inside the plan. It is sometimes called a Money Purchase Pension Plan because the amount of the pension is based on how large an annuity your pension allocation will be able to purchase at the time you retire.

The defined contribution pension plans are becoming much more popular with employers because it takes investment risk out of their hands. Retired former employees are not an ongoing liability to the employer after retirement. This is very different from a defined benefit pension plan where the amount of the pension income is guaranteed and where the employer carries all the burden of investment risk. If a defined benefit pension plan becomes "underfunded" due to lower than anticipated investment performance, it is up to the employer to add money into the pension plan to make up the shortfall.

It should be noted that because people often change employers over their lifetimes, they may have already transferred their share of a pension plan into a Locked-In Retirement Account (LIRA) and/or a Registered Retirement Savings Plan (RRSP). In some instances it is

possible to transfer money from one Defined Benefits Pension Plan to another. This option is usually restricted to government sponsored pension plans with pre-negotiated reciprocity arrangements.

Regardless of which type of RPP you have, income from an RPP is fully taxable and must be reported on your tax return annually. If you have income from an RPP, the plan sponsor will have arranged which account the monthly income is to be deposited to. The plan sponsor will also issue a T-Slip so that you can properly report your retirement income to the Canada Revenue Agency (CRA).

The Home Owner grant will help defray the cost of property taxes. You may have income from a Registered Pension Plan if you ever had an employer who offered it. If you would like more information or help with your Home Owner's Grant or have a question on Registered Pension Plans, you can contact Linnea Castagner in the Yukon Council on Aging Seniors' Information centre at 668-3383, or toll-free at 866-582-0707. She can help you fill out forms, provide you with a referral to other sources of information on these topics, and help you find answers to any questions that you might have.

*ONLINE LEARNING  
AND TECHNICAL  
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**FREE to members of Yukon Learn**

Call 867.668.6280 (or toll free 1.888.668.6280) to register for membership and online programs

**Mondays 10:00 to 2:00** Drop-in technical help. Bring questions & get answers, bring problems & get solutions.

**Tuesdays 1:30 to 3:30** Open lab (Seniors 55+ only). Questions, answers & discussion on a wide range of topics, always interesting and lively.

**Wednesdays 10:00 to 12:00** Tech Talks. Instructor led workshops on a range of topics. Visit [www.yukonlearn.com](http://www.yukonlearn.com) for upcoming topics.

**Thursdays 1:30 to 3:30** Instructor led workshops (Seniors 55+ only). The schedule for upcoming topics follows here (see next column).

**AND ...** by appointment. One-on-one help with computers, smartphones, internet ... just about anything technical.

*(Due to current health restrictions one-on-one sessions must be held in a suitable public place, with face masks, gloves and sanitizing.)*

**Thursday Workshop Topics – January 2021**

**Jan 07** – Internet & Data Usage – A detailed look at the different data streams available to us and how to make best use of them.

**Jan 14** – Reporting Fraud – We will take a detailed “how-to” look at the system for reporting fraud. Since fraud is increasing dramatically (especially cyber-crime versions) we should know what to do if we do get hit.

**Jan 21** – Back Ups – Apple, Google, MicroSoft, Samsung and others are all very happy to keep copies of our data for us. However, it is still a good idea to make sure we know what is going on with this important function.

**Jan 28** – Notifications – banners, badges, sounds, grouping, persistence, on lock screen or not ... It's worth delving a bit to make sure our devices tell us what we think is important without wasting our time with things that aren't

More information at: [www.yukonlearn.com](http://www.yukonlearn.com)

With funding from Canada, and a grant from CIRA's Community Investment Program.  
Presented in partnership with Elder Active Recreation Association and Computers For Schools Yukon



# LAST TRAIL

Judith Anne Deacon	August 29, 2020	Whitehorse
Georgina Lorraine Kinney	September 3, 2020	Whitehorse
Ruth "Mother Mac" McIntyre	September 3, 2020	Whitehorse
Pauline Mary Chalifour	September 4, 2020	Whitehorse
Marlene Braga	September 5, 2020	Dawson City, YT
Jean Leary	September 5, 2020	Altamont, MB
Stephen Frost Sr.	September 6, 2020	Old Crow, YT
JoAnne Bertha Hollingdale	September 8, 2020	Whitehorse
Walter Edward Blackstock	September 9, 2020	Lethbridge, AB
Archbishop Terry Buckle	September 10, 2020	Whitehorse
Dennis William Coldwell	September 10, 2020	Whitehorse
Richard Rowlands	September 11, 2020	Whitehorse
Bob Blanchard	September 17, 2020	Whitehorse
Philip James McLean	September 19, 2020	Whitehorse
Robert Lloyd "Bob" Schooley	September 20, 2020	Whitehorse
John "Jack" Harold Weir	September 20, 2020	Whitehorse
Anne Wally	September 21, 2020	Carcross, YT
Rene Joseph Alliare	September 25, 2020	Whitehorse
Archibald Lyall Knill	September 27, 2020	Atlin, BC
William "Bill" Bradley	September 29, 2020	Red Deer, AB
John Brand Wain	September 29, 2020	St. John, NB
Cynthia "Cindy" Whyte	September 30, 2020	Stony Plain, AB
Charles "Chuck" Bachmanek	September 30, 2020	Charlottetown, PEI
Miles Krkljes	September 30, 2020	Keno City, YT
Orval James Turner	October 2, 2020	Whitehorse
Donald Leslie Palamar	October 2, 2020	Whitehorse
Hazel Lillian Green	October 10, 2020	Whitehorse
Rose Marie Toole	October 14, 2020	Watson Lake, YT
John Joseph "Corky" Repka	October 17, 2020	Whitehorse
Elder May Long	October 17, 2020	Champagne, YT
Harry Kevin Kolasch	October 21, 2020	Whitehorse
G. Gilda Rath	October 27, 2020	Calgary, AB
Lourdes Centeno	November 3, 2020	Whitehorse
David Hugh William Howe	November 6, 2020	Robert's Creek, BC
Michael David "Mouse" Pierce	November 6, 2020	Whitehorse
Elder Annie Smith	November 9, 2020	Whitehorse
William "Gerry" Whitley	November 11, 2020	Whitehorse
Gail Louise Roberts (Fisher)	November 13, 2020	Vernon, BC
John William Reid	November 14, 2020	Whitehorse
Estelle Duguay	November 14, 2020	Watson Lake, YT
Murray Orlin Hampton	November 20, 2020	Faro, YT
Andrew James Casson	November 22, 2020	Whitehorse, YT







# 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



# FEEDBACK

Now it's YOUR turn. Please write us.  
 Our e-mail address is [ycoa@yknet.ca](mailto:ycoa@yknet.ca). Take time to check out  
 our website: [www.ycoayukon.com](http://www.ycoayukon.com)

We are conducting a survey. Would you like to  
 receive your Sourdough Chronicle

- in the mail,
- by email, or
- just pick up a copy in the YCOA office?

Please call us at 668-3383, email us at  
[ycoa@yknet.ca](mailto:ycoa@yknet.ca) or send us a note.

Also, how are you doing? Are you sailing  
 through this pandemic with no problems?  
 Are you able to keep in touch with friends and  
 family? Is internet access a problem?



## Notices

**Remember, the Pioneer Utility Grant (PUG) and the  
 City of Whitehorse Seniors' Utility rebate application  
 deadline is December 31, 2020.**

*Foot Clinic postponed  
 until further notice.*

Support for this  
 Newsletter is provided by:

**Yukon**

Health and Social Services



Yukon Order of Pioneers  
 (YOOP) Ladies' Auxiliary

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